

---

---

# Consumers' Research BULLETIN



Consumers' Research, Washington, N. J.

---

---

Vol. III. (*new series*)

(*Vol. 6, No. 2 of the General Bulletin series*)

January, 1937

No. 5

---

---

## CONTENTS

	PAGE
Off the Editor's Chest .....	2
Women's Slips .....	3-6
Carpet Sweepers .....	6-7
Rubber Electric Heating Pads .....	7-8
Test of Women's Fabric Gloves .....	9
Sheets and Pillowcases .....	10-13
<i>Insurance and Annuities</i> , a Book Review, by <i>William S. Weiss</i> .....	13-14
CR Does Not Solicit Samples from Manufacturers .....	14
The Problem of Buying a Home, by <i>Albert Mayer</i> .....	15-20
Alcohol and Its Effect on Man, by <i>Dr. A. P. Sy</i> .....	20-23
Contributors .....	23
Signs and Portents .....	24

---

---

Not Confidential

30 cents a copy

---

---

Copyright, 1937, by Consumers' Research, Inc.

# Consumers' Research BULLETIN

Issued by

Consumers' Research, Inc., Washington, N. J.

## Editors

F. J. SCHLINK

J. B. MATTHEWS

M. C. PHILLIPS

## Technical Staff

R. JOYCE

E. W. CHENEY

E. G. WATTS, JR.

## Off the Editor's Chest

THE DECISION HANDED DOWN by the U.S. Supreme Court last month upholding the resale price maintenance laws of California and Illinois appeared at first reading to be very bad news for consumers. The laws upheld by the court, in brief, permit the manufacturer of trade-marked articles to set the minimum price at which his products may be sold to the consumer. Anyone caught selling the particular article below this minimum is subject to severe penalties. The validation of such laws will unfailingly tend to increase the present trend toward business monopoly and to prevent effective competition by retailers and wholesalers, reserving, in effect, the active practice of price competition to manufacturers—except in so far as powerful retail interests may develop their own brands and trade-marks, and transfer their promotion activities from the manufacturers' brands to their own.

The acts upheld by the court were aimed primarily at chain stores, which buy in huge quantities and therefore can afford to sell at much lower prices than the small independent merchant. These enactments, nevertheless, may prove to be a boomerang, since, of all distributors, the chains and large department stores are in the best possible position to sell and effectively promote a profusion of private brands on which cut prices can still be employed with telling competitive effect.

The attraction for the small retailer in the passage of these so-called fair trade acts was that such laws would prevent the use of loss-leaders (articles sold below their effective cost price) as bait to bring customers into a particular store. The loss-leader development, however, appears to be one of diminishing importance. Consumers are becoming sufficiently discerning to shop from store to store for loss-leaders, taking away from the retailer the very advantage which the offering of the reduced-price article was supposed to bring. The enactments now approved merely require a shift of ground to different brands and a slightly modified technique of advertising, building up the store's prestige, its "lab-

oratory," its exceptional purchasing power, and the like.

The effective way in which consumers can fight these monopolistic Fair Trade Laws in states in which they are in effect is to purchase, wherever possible, private brands in preference to nationally-advertised brands whose manufacturers require resale price maintenance of their dealers. Insist that the private brands carry grade labels and be made according to federal or other recognized specifications wherever such are available. The "A and P," for example, now puts out under its own brand names canned goods which carry the official A, B, or C grade mark of the U.S. Department of Agriculture. Always buy staples, such as sugar, prunes, beans, rice, cheese, oatmeal, vinegar, molasses, coffee, in bulk and avoid trade-marked packages wherever possible.

Urge drug chains to list the ingredients of their own private brand products on the label and indicate whether or not the product or its ingredients conform to the standards of the U.S. Pharmacopoeia.

CR will make a special effort in forthcoming tests to select important private brands of the various national chains as it has frequently done in the past, especially Sears, Roebuck & Co., Montgomery Ward, and leading drug and variety-chain brands. It will be necessary, however, for local groups to do their own testing, likewise, since obviously many private brands will be of local distribution. Get your high school science department, Department of Health laboratory, State food and drug department, or Agricultural Extension Service to help you.

The Supreme Court's decision will have provided a distinct public service if it has the effect, which it should have, of forcing consumers to deal with their local problems through their local facilities and to bring the schools, the municipal and state governments into the field of testing and freely reporting upon goods for the benefit of their community of taxpayers.

Use of the material in this *Bulletin* in a particular manner is granted by contract carried in the application blank which the subscriber has signed. Any use not in conformance therewith is not permitted. ¶ Responsibility for all specific statements of fact or opinion at any time made by Consumers' Research lies wholly with the technical director and staff of the organization. ¶ Please send notice of any change of address at least two weeks before it is to take effect, accompanying your notice with statement of your previous address. Duplicate copies cannot be sent to replace those undelivered through subscriber's failure to send advance notice, except at the regular price for orders of such material as back issues. N.B.—For a detailed account of CR's early history, policies, and information as to the answering of special inquiries about commodities, subscribers are urged to read the *Introduction to Consumers' Research*, which is sent to anyone without charge.

Symbols used to indicate sources of data and bases of ratings:

- A—recommended on basis of quality.
- AA—regarded as worthy of highest recommendation.
- B—intermediate with respect to quality.
- C—not recommended on basis of quality.
- cr—information from Consumers' Research's own tests or investigations.
- 1, 2, 3—relative prices, 1 being low, 3 high.
- 36, 37—year in which test was made or information obtained by the staff of Consumers' Research.

Consumers' Research Bulletin, published monthly, except during July and August, by Consumers' Research, Inc. Editorial and Publication Offices, Washington, N. J. Single copy 30c. Subscription price \$3.00 per year, U.S.A.; foreign \$3.50. Volume 3 (new series). No. 5; Vol. 6, No. 2 of the *General Bulletin* series. Entered as second-class matter November 9, 1934, at the Post Office at Washington, N. J., under act of March 3, 1879. Copyright, 1937, by Consumers' Research, Inc., Washington, N. J.

Not Confidential—Consumers' Research, Inc.

## Women's Slips

A FREQUENTLY WORN and important type of women's lingerie is the slip, which may be purchased in a very wide range of prices depending largely on the fabric used. To accommodate the present vogue for fitted dresses, most slips are also "fitted." A desirable slip will not twist, bunch, rip or sag, nor will the straps give way without exceptional strain. The slip ought to fit sleekly under the sheerest dress, and at the same time be shadowproof. A two-seam bias slip should be made with at least an 18-inch deep shadowproof panel in the skirt, which ought to extend completely around the front half of the garment. A slip designed for sports activity should have a stride opening shadowproof skirt to permit full freedom of action. An off-bias slip is very unsatisfactory for wear and special warning is given to the purchaser to be sure that the cloth has been cut on the true bias. A slip which cannot be guaranteed against seam slippage is of little value.

Tops of slips are usually of two styles, some being straight across, and others V-top at the front and back. A choice between the two types is simply a matter of individual preference. There is also the combination of a V-top front and straight-across back. Some slips are made with a double top in front which eliminates the need of a brassiere for the smaller woman and permits a slight economy. Backless slips are also available for both sunback dresses and evening wear.

Recently street-length slips have been designed for the tall, medium, or short woman so that there is no longer the necessity to alter their length to any great extent. Be sure to get the length which most nearly meets the needs of your dresses to save home alteration labor. Slip straps have been strengthened greatly within recent years and no longer cause as much inconvenience as they did, by breaking or fraying. Metal adjusters attached to the strap are a valuable adjunct to a slip, since they allow for a limited change in length to conform to slight differences in lengths of different dresses. Elastic inserts connecting the straps to the back of the slip will help to relieve strains on the strap.

Most popular colors for slips are white and tea rose. Less popular are pastels—pink and blue—which are available in some styles. Slips are commonly made from silk, cotton, and rayon, or a combination of these fibers. Among the more popular weaves of the fibers are plain, satin, taffeta, and crepe constructions. As a general rule, the plain weaves give the most all-round satisfaction and are to be recommended for general utility. Many silk slips are made from metallically weighted material, and accordingly suffer all the usual deficiencies of a weighted fabric such as low tensile strength, poor durability, etc. The Federal Trade Commission and the Boston Better Business Bureau have found a number of cases wherein women's slips were mislabeled "pure silk" or "guaranteed 100% pure silk" when the material was really weighted silk. In making your purchase, however, select a slip marked "Pure Dye Silk," if possible. A rayon slip is often, though not always, inferior in workmanship, though

considerably less expensive than pure dye silk slips. A handmade garment is necessarily more expensive, but not usually so durable as the one produced by machine. Machine-made slips can often be obtained in excellent fabrics at a moderate cost. Frequently the same fabric is to be found in the more costly handmade slips. Handmade slips are now being produced in fine white linen for wear in warm climates. Princess style slips made of cotton wrinkle easily, are subject to shrinkage, and are more difficult to launder than the rayon and silk slips.

Slips are usually made in tailored, embroidered, or lace-trimmed styles. A tailored or embroidered style is to be preferred in the lower-priced slips, since the lace when used for trimming is often of poor quality and tends to tear or pull out from the fabric. Embroidery on slips usually matches the fabric color; as a rule, it has shown excellent durability. Exquisite lace when used on slips increases their cost considerably and it is generally concentrated on the front of the garment to excess. There is little or no seasonal change in the weights of slip fabrics. For summer wear, more backless slips of street length are being sold in addition to those recently adapted to the culotte. For these latter, a fine, white silk broadcloth is particularly suited.

To assure a better fit for a changing figure, there is a slip which can be made adjustable to any type of figure. It is made in two separate sections with adjustable side straps. This slip is available in small, medium, and large proportions, two sizes to each group. Such a slip might be found serviceable for maternity wear.

In order to provide women with specific information on particular brands of slips, CR had a number of the best-known, widely-distributed makes examined for workmanship, tested for shrinkage, colorfastness, sizing, weighting (in the case of the silk slips), seam slippage, bursting strength, and thread count.

Four knitted slips were included in the study because of their growing popularity and favorable characteristics.

Shrinkage was not calculated on the knit garments because of their extreme elasticity. There is no doubt that they did shrink slightly but this is not considered important because they were readily stretched back to full size.

Results of tests show that slips cut on the straight of the goods will pull out at the seams much more readily than those of bias cut. Slips cut on the bias have, as a rule, many advantages which include stretchability, smoother fit, greater resistance to seam slippage, and less shrinkage. All of the silk slips were found to be pure dye and unweighted.

A very minimum requirement for seam slippage (pulling out at the seams) should be at least 20 pounds per inch. The *Loomcraft Bodi-Kool*, and *Loomcraft Fruit-tex* cotton broadcloth slips had a strength very little above this minimum and were therefore considered to be unsatisfactory. At the end of the washing test, it was found that most of the slips, particularly the rayon ones, lost their dull smooth finish and gained considerable luster in a



dition to a somewhat sleazy appearance. This was due primarily to loss of water-soluble weighting or finishing materials which ranged from  $\frac{1}{2}$  to  $12\frac{1}{2}$  percent. All the slips maintained their color through washing so well that none was rated poor in this respect.

A very wide variation in seam stitches per inch was found, the range being from 8 to 31. A slip should generally have at least 12 stitches per inch in the seam to provide maximum durability.

Silk is judged to be the most satisfactory fiber for use in slips. The delustering process used on the viscose and the silk slips is far from permanent in its effect, and the dull finish is usually lost when the fabric is subjected to laundering a few times. This change explains the comment "fabric gained luster" frequently repeated in the listings. It is generally believed that chemically made yarn of the cuprammonium type (for example, *Bemberg*) has superior physical properties for use in slips and panties to the viscose type. Only one slip was found to be made of this yarn, presumably because of its higher cost.

After a careful investigation of the distribution of various brands, it is believed that the various makes of slips listed can be obtained in department stores and specialty shops throughout the United States. Of course, no one store carries all the brands tested, since, so far as possible, stores within the same city seek to avoid the price competition that would tend to result if several merchandised the same brand. All ratings are cr 36.

#### A. Recommended

**Knickerknick** (Winget Knickerknick Co., 171 Madison Ave., N.Y.C.) \$1.98. Made of delustered viscose rayon knit fabric, straight cut. 2 overcast seams.  $2\frac{1}{2}$ -in. hem. Adjustable ribbon straps fastened in back to a  $4\frac{1}{2}$ -in. strip of elastic. Brassiere top attached above a 1-in. *Lastex* band which formed a yoke to the low-cut back. Brassiere top had fullness separated by an insert of knitted fabric which took the place of the *Lastex* band across this section of the front. Shadowproof panel completely across the front and unattached at hem. Panel 18 in. at the seams and 24 in. at center, the deepest point. Machine-sewn. Slip considered adequately cut to fit a size 36. Fabric well-knit so that no runs occurred in the test for seam slippage. Average number of seam stitches per in. One of the few slips having an improved appearance after washing. 2

**Munsingwear** (The Munsingwear Corp., 300 Fourth Ave., N.Y.C.) \$1.15. Made of delustered viscose rayon knit fabric, straight cut. 2 overcast seams. Hem and top of slip bound with narrow strip of same material. Adjustable ribbon straps. Slightly V-top, both front and back. No trimming. Shadowproof panel in center front, 20 in. deep. Machine-sewn. Slip cut sufficiently full for its type. Seams very well sewn with 17 stitches per in. Run resistance excellent. Colorfastness and appearance after washing good. 2

**Barbizon Shelby** (Garfinkel & Ritter, 148 Madison Ave., N.Y.C.) \$1.98. Made of pure dye delustered silk crepe, cut on the bias, 2 pinked seams. Narrow hem with 2 rows of stitching. Adjustable straps. 4 pieces of material inserted at top of slip, making yoke of double thickness. Tailored style with V-tops, front and back. 23-in. shadowproof panel in front of skirt. Machine-sewn. Measured size found to be one size less than

#### A. Recommended (contd.)

marked size.<sup>1</sup> Slip appeared to be fully cut with exception of the undersized bust. However, the bias cut provided additional elasticity not obtained in a straight cut which may compensate for this deficiency. No seam slippage. This slip was the only one showing no shrinkage or change of dimensions in washing. Slip laundered well; gained luster after washing. 2

**Montgomery Ward & Co.**, Cat. No. 32 C 1299. \$1.88 plus postage. Made of pure dye silk satin, cut on the bias, 2 seams. All seams pinked. Narrow hem stitched in 2 rows. Adjustable straps with ends completely hidden between 2 thicknesses of fabric. 4 inserts at top of slip making double yoke both front and back. Tailored slip with V-top front and back. Machine-sewn, but well made. Measured and marked size corresponded exactly. No seam slippage found. Highest number of seam stitches per inch of any slip in this group. Negligible shrinkage. 2

**Yolande Handmade** (Lande & Miskende, Inc., 16 E. 34 St., N.Y.C.) \$3.98. Made of pure dye silk crepe fabric, cut on the bias. 2 well-finished seams and rolled hem. Extra long straps. Straight cut across top, front and back. 2 small darts at sides to take in excess bust fullness. Simple hand embroidery and open work on front of slip.  $18\frac{3}{4}$ -in. shadowproof panel across entire front, open at hem. All handmade. No seam slippage. Large amount of shrinkage in length, which may be important, since the slip was only average in length to begin with (although it did have long shoulder straps). Colorfastness to washing considered fair; fabric gained considerable luster, largely because of loss of sizing materials. 3

**Trillium** (Tailored Silk Undergarment Co., Inc., 136 Madison Ave., N.Y.C.) \$2.98. Made of pure dye silk crepe, cut on the bias. 2 pinked seams.  $\frac{1}{2}$ -in. lace edging on hem. Adjustable straps. 4 bias top pieces hemstitched to garment making yoke of single thickness. Top of slip trimmed with  $\frac{1}{2}$ -in. lace border and generous lace insert in front. Both the front and back had V-tops.  $18\frac{1}{2}$ -in. shadowproof panel across entire front, open at hem. Machine-sewn. Measured a size larger than marked size, but after washing, shrank to marked size. No seam slippage. Colorfastness to washing considered fair, although fabric gained luster due to loss of large amount of sizing. 3

**Kayser**, Style No. 3/285 (Julius Kayser & Co., 500 Fifth Ave., N.Y.C.) \$2.25. Made of pure dye silk satin, cut on the bias. 2 well-finished seams with 4 triangular pieces at hem to provide comfortable walking. All seams pinked. Rolled hem. Straps adjustable with  $1\frac{1}{2}$  in. of elastic at back to allow for stretch. 2 darts at sides to take up extra bust fullness.  $\frac{1}{2}$ -in. lace border around V-top, front and back. Good quality lace inserts for front trim. Machine-sewn. Slip fully cut so that measured size agreed with purchased size. No seam slippage found. Fabric stretched slightly in washing. 3

#### B. Intermediate

**Syl-O-Slip**, Cat. No. 32 C 1020 (Distrib. Montgomery Ward & Co.) 65c plus postage. Made of cotton broadcloth, straight cut. 2 side seams (French) and 2 seams in back of slip where panel was inserted. 1-in. hem. Built-up shoulders instead of straps, a feature sought by heavier women and those engaged in active

<sup>1</sup> It is a well-known practice in the wholesale garment trade to fill an order for a particular size with what happens to be in stock, after labeling it with the size ordered. The only way the consumer can guard against this practice is to try on every garment before purchasing, which is a great nuisance.



## B. Intermediate (contd.)

occupations, since there are no straps to break, twist, or slip off. Narrow hemstitched border at top of slip. Slip made with stride-free opening and 18 $\frac{1}{4}$ -in. shadowproof panel across entire back. Machine-sewn. Several uncut threads. Poorly made seams with small number of stitches per in., although no seam slippage occurred. Fabric appeared to have been fully preshrunk so that size after washing was still equal to the measured and marked size. Some shrinkage in length, however. 1

*Syl-O-Slip Petal-glo* (M. C. Schrank Co., 152 Madison Ave., N.Y.C.) \$1.19. Sold as pure dye Crown-tested rayon and found, as claimed, to be delustered viscose rayon; straight cut. 2 folded-over seams. Rolled hem. Adjustable shoulder straps. 4 bias pieces with pinked seams inserted at top of slip making yoke of single thickness, front and back. A small dart on each side of bust took care of excess fullness. Tailored style with V-top front and back. Left seam opened 17 in. from hem to aid in walking. Back of slip had 19-in. shadowproof panel. Machine-sewn. Fabric shrank slightly in washing so that garment became somewhat smaller than purchased size. Resistance to seam slippage somewhat low. Shrinkage in length small but found to be high in width, at the hem. Average amount of sizing. 2

*Seamprufe* (Aronson-Caplin Co., Inc., 99 Madison Ave., N.Y.C.) \$1.98. Made of pure dye silk in satin weave, cut on the bias. 2 pinked seams. Narrow hem stitched in 2 rows. Adjustable straps with elastic inserts attached at back. 4 pieces inserted in top of slip, making the yoke double. Tailored style with V-top front and back. Machine-sewn. Slip measured to purchased size and was cut sufficiently full throughout. No seam slippage found. Shrinkage after washing found to be more than one size at the bust. Over 10% sizing found. 2

*Sil-O-Ette* (Sil-O-Ette Underwear Co., 29 W. 30 St., N.Y.C.) \$1.29. Made of cuprammonium rayon knit fabric, straight cut. Very narrow hem. Non-adjustable ribbon straps. Uplift brassiere top with Milanese diaphragm band for further uplift. No trimming. Slightly V-top in front and straight at back. Double shadowproof panel, 1 in. wide at top and 12 $\frac{1}{2}$  in. wide at hem, extending to the diaphragm band, inserted at front of slip. Measurements considered satisfactory for size in view of elastic knit construction. Knit fabric called "run resistant" on label but was found to run considerably. Good appearance of slip maintained after washing, and color found to be fast. 2

*Barbizon Streamline* (Garfinkel & Ritter) \$1.98. Made of Crepe Gartiere, a delustered silk fabric, straight cut. 4-gore slip with well-made narrow French seams. 7-in. hem. Adjustable straps securely fastened. Straight top both front and back with 2-in. hemstitched yoke. Machine-sewn; well made. Fully cut to size. In spite of large number of seam stitches per in., the fabric's resistance to seam slippage was only fair. Shrank in length 6.5% after washing. 2

Sears, Roebuck & Co., Cat. No. 38 D 3771. \$1.98 plus postage. Made of pure dye silk satin, cut on the bias. 2 pinked seams. Hem trimmed with 4 $\frac{3}{4}$ -in. band of coarse lace. Adjustable straps. Lace inserts and French knots used to trim front of slip.  $\frac{1}{2}$ -in. border of lace sewn to V-top front and back. 4 bias pieces form a single yoke both front and back. Many uncut threads. Machine-sewn. Measured size found to correspond with marked size. No seam slippage. Slip, however, shrank nearly 10% through the bust in washing. Moderately colorfast as a result of wash-

## B. Intermediate (contd.)

ing which gave the fabric an added luster. Considerable quantity of sizing washed out. 2

*Syl-O-Slip*, Cat. No. 32 C 1164 (Distrib. Montgomery Ward & Co.) \$1 plus postage. Made of delustered viscose rayon taffeta, straight cut. 2 French seams from waist to top of slip only. Rolled hem. Adjustable straps. 1-in. border of lace around top. Deep lace insert used to trim the front. Slip made with stride-free opening and shadowproof panel across back. Machine-sewn. Fair resistance to seam slippage. Exceptionally few seam stitches per in. Purchased size found to exceed marked size, the difference being sufficient to allow for the shrinkage in washing which took place. 2

*Vanity Fair Pechglo* (Vanity Fair Silk Mills, 200 Madison Ave., N.Y.C.) \$3. Made of delustered viscose rayon knit fabric with some added silk, straight cut. 4-gore slip with overcast seams. 2-in. hem loosely tacked with chain stitch so that it could be more easily adjusted to suit one's own height, seemed unnecessary in view of adjustable shoulder straps. Ribbon straps fastened to 3 in. of elastic at back of slip. Brassiere top lined with fine net. No trimming. V-top front, straight across back. Shadowproof panel in center front, 24 in. deep. Machine-sewn. Measured size corresponded to purchased size. Shorter length of slip compensated by low-cut type of back. Run resistance excellent. Colorfastness good with appearance unchanged after washing. 3

Sears, Roebuck & Co., Cat. No. 38 D 3754. \$1 plus postage. Made of delustered viscose rayon taffeta, cut on the bias. 4-gore slip with pinked seams. Hem trimmed with  $\frac{1}{2}$ -in. border of coarse lace. Adjustable straps. 2 V-shaped pieces set into top of slip at front and back. Slip was cut straight across the top and trimmed with  $\frac{1}{2}$ -in. lace. Front of slip decorated with lace insert. Machine-sewn. Measured size found to be greater than the marked size. No seam slippage. Slip shrank to one size smaller than marked size. Colorfastness to washing good, although luster was increased after laundering. 2

## C. Not Recommended

*Loomcraft Bodi-Kool* (I. Schneierson & Sons, Inc.) 49c. Made of lightweight cotton fabric, straight cut. 4-gore slip with French seams. 1 $\frac{3}{4}$ -in. hem. Narrow cotton straps. Top of slip hemstitched and trimmed with poorly made picot edge. V-top both front and back. 19 $\frac{1}{2}$ -in. shadowproof panel inserted in front. Machine-sewn. Several uncut threads. Garment well-sized and fully cut for comfort. Poorly constructed seam with low resistance to slippage. Little shrinkage. Average in length. 1

*Loomcraft Fruit-tex*, Cat. No. 38 D 3543 (Distrib. Sears, Roebuck & Co.) 59c plus postage. Made of cotton broadcloth, straight cut. 4-gore slip with side pieces slightly shaped. 1 $\frac{3}{4}$ -in. hem. Narrow cotton straps. Both front and back had rounded V-tops. Top of slip hemstitched and trimmed with a picot edge. Machine-sewn. Very poor resistance to seam slippage. Slip was cut sufficiently full to allow for shrinkage in washing, after which it conformed to marked size. Carried *Good Housekeeping* seal of approval. 1

*Loomcraft Taffaswish* (I. Schneierson & Sons, Inc.) \$1.09. Made of Crown-tested viscose rayon taffeta, cut on the bias. 2 pinked seams. Very narrow hem. Adjustable straps. Top of slip constructed with 4 bias pieces, making yoke of single thickness in both front and back. Tailored style with V-top front and back. Machine-sewn. Slip cut to conform with purchased size. No seam slippage. Approximately 8%

### C. Not Recommended (contd.)

shrinkage in washing in both length and bust measurements making the slip after laundering a tight fit. Fabric gained in luster and appeared sleazy after washing. Guarantee attached to slip covered practically everything except shrinkage, which was not mentioned. 2

*Luxite* (Luxite Silk Products Co., Fourth and Fowler Sts., Milwaukee) \$1.09. Made of delustered viscose rayon fabric, cut on the bias. 2 pinked seams. Rolled hem. Adjustable straps. 4 bias inserts at top of slip, making yoke of double thickness. Tailored slip with V-top, front and back. Machine-sewn. Found to be one size smaller than purchased size. No seam slip-page. Considerable shrinkage in bust measurement, but gained in length, as result of washing. Color-fastness good, although fabric acquired a sleazy appearance after washing. Fabric was of light weight with small amount of sizing. 2

## Carpet Sweepers

A CARPET SWEEPER has its usefulness for the daily care of rugs and carpets, but it is by no means to be considered as a satisfactory substitute for other methods of cleaning rugs and carpets, particularly an electric vacuum cleaner, as the carpet sweeper at best removes only surface dirt and is wholly ineffective on imbedded dirt which lies in or adheres to the pile of the rug. Housewives would probably prolong the life of rugs and carpets, particularly expensive ones, by the daily use of a carpet sweeper, reserving the use of their electric vacuum cleaners for a more thorough cleaning periodically.

In a test made for CR of five carpet sweepers, it was found that their construction has been quite well standardized, the different sweepers being in many respects nearly identical. Notable exceptions are the jointed handle of the *Adler-Royal*, the brush-positioning feature of the *Grand Rapids "Hi-Lo"*, and the celluloid window and brush combs of the *Wagner*.

Manufacturers, well aware of the deficiencies of their sweepers in shedding dirt back upon the floor unless they are operated correctly, issue with each cleaner specific instructions for their operation with a view to preventing them from dropping dirt which has been picked up. If the instructions are carefully followed, this defect can be eliminated.

Some time ago an official of a leading carpet sweeper manufacturer wrote us an interesting letter which further bears out our oft-repeated statement that price is not indicative of quality. (The trade names used are fictitious.) We quote: "... if you asked the dealer for the best — sweeper he had, he would likely pass out the 'Gyppem' if he carried that model, because that represents the maximum sale to him and he knows that people ordering goods in that way generally accept the highest priced as being the best. It happens, however, that the 'Gyppem' [priced at \$7.50] is one of our fancy models so-called which are largely purchased for gift purposes, etc., and from our own booklet you will note that we claim no more for it in sweeping performance than we do for our biggest selling pat-

tern, the 'Watercress,' or the slightly smaller model, the 'Pomegranate,' which retail for \$5.50 and \$4.75 respectively." [Many consumers will perhaps be surprised at the disclosure that the technique of selling the commonplace for very uncommonplace prices pervades even such old-fashioned trades as the marketing of carpet sweepers. Indeed, in the case of carpet sweepers, as with most other trades, such practices go far back into the very beginnings of the business. Claude C. Hopkins, who wrote *My Life in Advertising*, perhaps the most brutally frank disclosure of the techniques of getting rich in the advertising business that has ever been printed, was an early power in the Bissell Carpet Sweeper Company's business. When Mr. Hopkins took over the Bissell advertising, "users were few and sales were small." Mr. Hopkins conceived the idea of offering Bissell sweepers in interesting woods, "... from the white of the bird's-eye maple to the dark of the walnut, and to include all the colors between," in each dozen of sweepers produced. In order to heighten the lure, this offer was an exclusive one never to be repeated. Mr. Hopkins said that in this way he appeared to the dealers as a benefactor and not as a salesman, and 250,000 carpet sweepers were sold in three weeks. Mr. Hopkins' employers insisted, in regard to another of his ideas, that sweeper users were not buying woods, that they wanted broom action, efficient dumping devices, pure bristle brushes, etc. But again Mr. Hopkins won over the conservatives interested in the qualities of the product, and dealers were offered the "privilege of buying" sweepers made of vermilion wood. With this sales device Mr. Hopkins sold more carpet sweepers by one-cent letters than 14 salesmen on the road. And the company came to control some 95 percent of the trade—with the dealer doing the advertising. When vermilion wood was played out, gold-plated sweepers were tried. In two or three years Mr. Hopkins found himself "running out of schemes . . . [due to] distinct limitations to exciting varieties in carpet sweeper finishes." Mr. Hopkins was given a rise in salary by unanimous vote of the board of directors. Soon, however, he "felt the call to a wider field," and became advertising agent for Swift & Co., selling *Cotosuet* to bakers and grocers.

Now as to the actual performance of carpet sweepers—the only aspect of real value to the consumer, and one which seems never to have entered Mr. Hopkins' head. In testing the sweeping ability of the carpet sweepers, three types of floor coverings—high-pile carpet, low-pile carpet, and linoleum—were used. These floor coverings were prepared for the test by sprinkling uniformly over their surfaces a mixture of "dirt," consisting of short wool fibers, long ravelings, pins, apple and orange seeds, small buttons, bread and cracker crumbs, and corn meal. It was found that the Bissell was able to sweep the greater proportion of this dirt lying on the surface of the carpet, and the other sweepers, somewhat less on both high- and low-pile carpets. But when the same kind of dirt as used in the electric vacuum cleaner test was employed and imbed-

ded in the pile of the carpets, the sweepers were able to get only about three percent of it, and what they did collect was that at or very near the surface. (In a recent CR test, it was found that the most efficient electric vacuum cleaner was capable of removing from 51 to 72 percent of the total dirt, depending upon the type of carpet and the condition of the bag.) All sweepers were considerably less efficient on linoleum, being able to collect only about 80 percent of the dirt, though in the case of linoleum, of course, all of the dirt was surface dirt. With large objects like buttons, orange seeds, etc., the sweepers were generally unsuccessful on linoleum, and with corn meal a considerable proportion was scattered instead of being gathered up, but on carpets about 80 percent of such litter was picked up.

After the efficiency test, the five sweepers were given an endurance test by placing their floor wheels in contact with a drum which was driven by an electric motor at a speed of 50 revolutions per minute for 100 hours. Sufficient pressure was applied to each sweeper to ensure continuous operation of the brush roller and to bring the brush into good contact with the canvas covering the drum. All of the sweepers gave a good account of themselves on this test, and at its conclusion all were found to be in good condition with little sign of wear, and swept just about as effectively as before the endurance test.

Ratings are cr 36, except as noted.

## Rubber Electric Heating Pads

**I**N THE HOPE OF FINDING A SAFE electric heating pad, CR has had tested two all-rubber pads, and a new type of electric heating unit intended for insertion into an ordinary hot-water bottle to keep it hot continuously. Both of the new all-rubber pads were found to be free from shock hazard, having a satisfactorily low leakage current even when immersed in water, but unfortunately both were unsatisfactory in other respects. One quit functioning after a short period of operation, and one sample tested of the other created such severe radio interference as to make its use a serious imposition upon the neighbors in any urban section and even in some country locations.

The hot-water bottle immersion heating unit was found to have the faults typical of various convenient electrical devices such as immersion heaters, which are used for heating small quantities of water electrically, and faucet heaters, which were very widely sold some time ago for heating water as it passed through a kitchen or bathroom faucet. Such devices seem almost universally to have been designed and produced with the least imaginable regard for the safety of the person using them. The hot-water bottle heating unit tested had a very high leakage current even when dry (14 times the standard tolerance as used by CR as a safe limit) and when submerged in water allowed over 100 times this safe limit of current to flow, an amount capable of giving a very dangerous or perhaps even fatal

### A. Recommended

*Grand Rapids "Hi-Lo,"* Cat. No. 486 PC 459 (Bissell Carpet Sweeper Co., Grand Rapids, Mich.; distrib. Montgomery Ward & Co.) \$5.50 plus postage. Found to be the most efficient of the 5 sweepers tested for dirt-removing ability on carpets and rugs. The only sweeper tested equipped with automatic brush-positioning feature, considered an advantage in that it places the brush in proper contact with the carpet without the necessity of pushing down on handle, as was necessary with the other sweepers tested. **AA2**  
*Wards Supreme Quality,* Cat. No. 386 B 452 (Distrib. Montgomery Ward & Co.) \$3.79 plus postage. This sweeper, catalogued by Montgomery Ward until recently, appears to have been dropped from their latest catalog; quite likely, however, it is still obtainable at their retail stores. **1**

*Adler-Royal Stream-liner* (Adler Mfg. Co., Louisville, Ky.) \$6.95. Has the advantage of a jointed handle which enables the operator to sweep under furniture without stooping. Slightly hard to push. **2**

*Kenmore De Luxe* Cat. No. 11D 06500 (Distrib. Sears, Roebuck & Co.) \$5.45 plus postage. Hardest to push of the group tested. **2**

*Wagner Simplex* (E. R. Wagner Mfg. Co., Milwaukee) \$5.95. Equipped with a celluloid window to permit observing the contents of the dirt chamber and had permanently attached combs to clean the brush. The window arrangement is convenient in that it permits the operator to see when the pans need emptying; the combs, however, are judged to be of very little advantage in keeping ravelings from winding about the brush, and undoubtedly make the sweeper somewhat harder to operate. The *Wagner* was found to be the second hardest of the group to push. **2**

*Elite* (Bissell Carpet Sweeper Co.) \$7.50, cr 31 + cro 36 **3**

shock. Moreover, although the manufacturer's literature stated "The THERMOTEX can't short circuit and blow fuse," the device did, nevertheless, suddenly and for no apparent reason, short circuit and blow the fuses, while lying undisturbed on a laboratory table. The short circuit occurred by a complete failure of the already none too adequate insulation, and was so severe that it burned a hole through the metal case of the device.

With this evidence to add to that already collected (see especially *CR Bulletins*, Feb., 1936, Nov., 1934, May, 1935; pertinent information is also contained in *CR Bulletin*, Nov., 1933, Jan., 1935) showing, it would appear, that manufacturers find it difficult to produce reliable and trouble-free electrical heating devices that are safe for application directly to the body, especially in the sickroom, there seems to be no doubt that the old-fashioned hot-water bottle remains by far the safest, least expensive, and in the long run the least troublesome means for the purpose for which it is used. CR is now amply convinced that in substituting the simple operation of plugging in the electric pad, with its attendant risks of overheating, electric shock—with some types and under some conditions—the nuisance of radio interference, and the possibility of becoming inoperative and worthless after too short a period of service, for the inconvenience of filling a hot-water bottle, the consumer makes a very dubious gain; and in a large percentage of cases, for con-



sumers who have no facility for electric tests and examinations, the change will be the opposite of an advantageous one. Certainly there will be a few cases where, when the results are considered, the considerable excess of cost of the pad over that of a good hot-water bottle will be justified. The advantage, with present pads at least, is mainly for the power companies, in the consumption of current by one more appliance to add to the group of as many current-consuming devices as they have been able to contrive. If power companies, however, were more farsseeing in their load-building activities, they would help the heating pad manufacturers who produce a radio-interfering device, so that they might produce one which will not add a load of 50 watts at the cost of several thousand watts of radio sets which have to be shut off in the neighborhood because the interference noise becomes intolerable. Some day perhaps the power companies will spend some of their able engineering services in advising appliance manufacturers who are, unfortunately, too badly organized or too uninformed to employ technical services themselves. All-rubber pads, although they are evidently safe from the standpoint of shock hazard (as other pads reported on in CR's *Bulletin* of Nov., 1934, most decidedly are not) do not on the basis of the present test and the demonstrated likelihood of their giving unsatisfactory service in other respects, appear as yet to furnish a solution of the problem. In addition, one cannot, on the basis of experience at present available and on the manufacturers' evidently imperfect understanding of their problem, be assured that dangers to the user of the pad from overheating may not occur at some time for some unexplained reason, just as it has occurred in a considerable number of cases reported by CR, with cloth-covered pads. Obviously, moreover, there is an especial danger of hazard developing in use, with such appliances that are brought into close contact with the body in illness, through cracks, abrasions, or accidental punctures (with a safety pin, for example) of the rubber covering or failure of the insulation of the wiring immediately adjacent to the pad. Hazards will arise, too, as the appliance becomes old and the rubber deteriorates.

Subscribers would do well to remember that heating pads of the conventional type have been responsible for setting a very large number of fires, often of course under conditions extremely dangerous to life. There have been a number of fatalities.

Ratings are cr 36.

#### B. Intermediate

*Safety-Heet* (United Drug Co., Boston; distrib. Liggett drug stores) \$4.95. Current leakage even when pad was immersed in water was well below allowable limit. Still in good operating condition at end of approximately 200 hrs. of test. One sample tested at 110 volts created interference in radios as far away as a city block, and made impracticable the use of a radio in the same house. Might be a satisfactory purchase for use only under conditions such as an isolated country location, where the radio interference might not trouble anyone but the user of the pad. The same sample gave very bad temperature distribution and temperatures much too high for safe contact with the body. Second sample was found free from these defects. Had 4-position

#### B. Intermediate (contd.)

switch: "off," "low," "medium," and "high." Current consumption on "high" setting considerably below rated value. Approved by *Good Housekeeping Institute*. ¶ Considering the difference in performance of the two samples, persons desirous of purchasing this pad, with its relatively high electrical safety, might wish to safeguard themselves to a degree by asking the dealer for a written guaranty (which may be easily endorsed directly on the sales slip) that money will be refunded in full if radio interference or any other unsatisfactory condition develops within one year. Probably should be rated C.

#### C. Not Recommended

*Electro-Sheet* (Seamless Rubber Co., New Haven, Conn.) \$5. Current leakage even when pad was immersed in water was well below allowable limit. The sample tested stopped functioning after approximately 25 hrs of operation. This pad, when in use created some radio interference, but not as much as *Safety-Heet*. Had 4-position switch: "off," "low," "medium," and "high." Current consumption on "high" setting considerably below rated value. Approved by *Good Housekeeping Institute*. With the exception of the name and surface design, this pad appears to be identical with the *Safety-Heet* and it is believed some specimens will exhibit the same defects as *Safety-Heet*. It is presumably made by the same manufacturer; it has the same electrical characteristics and mechanical details and bears the same patent numbers.

*Tomac Thermotex* Heat Retainer for Hot Water Bottles, Cat. No. 2009 (Fenwal, Inc., 146 Maple St., Danvers, Mass.; distrib. American Hospital Supply Corp., 315 Fourth Ave., N.Y.C.) \$3.95. A device for supplying heat to the water in a hot-water bottle by connection of a heating element screwed into the stopper opening, to the electrical circuit. Current leakage far above allowable limit even when the device was dry. Failed in high-voltage test. Six hours of operation of this device resulted in its complete failure through a short circuit severe enough to puncture the casing. Not considered in its present form a desirable or practical appliance for household use.

#### Correction to:

#### Annual Cumulative Bulletin issue of September, 1936

**Col. 254 Razor Blades:** The rating of *Marlin* should be changed from *A. Recommended* to *C. Not Recommended*. CR's comment that the quality of a new trade-marked product is often higher during the introductory period than thereafter, appears to have been well justified in this case. The present output of these blades would appear, from subscribers' experiences and our own re-tests, to average definitely below the quality of the *Marlin* blades upon which CR's report in its May, 1936, *Bulletin* was based; nevertheless, their selling price has been raised from 50 for 50 cents, to 40 for 50 cents. In CR's opinion these changes are wholly unwarranted. Subscribers who have received unsatisfactory blades from the Marlin Firearms Company (New Haven, Conn.) should write them asking for replacement of the defective or unsatisfactorily sharpened ones, and may (if they choose) send a copy of their communication and of Marlin's reply to CR for file.

## Test of Women's Fabric Gloves

**A**LTHOUGH LEATHER GLOVES are probably more fashionable for fall and winter wear, there are many women who prefer a fabric glove of cotton or rayon or even wool. Those who are troubled with excessive perspiration of the hands may find cotton or silk gloves are to be preferred to leather.

There are no official or trade standards for testing gloves. CR, therefore, has done pioneering work again in venturing into this hitherto unexplored field of commodity-rating. Twelve pairs of women's gloves were bought, of the most widely distributed brands available. They were subjected to tests for shrinkage and colorfastness, to an abrasion test to determine the brands having best wear-resistance, and were also rated on finish and workmanship. Of the twelve pairs tested, one pair of wool ski gloves was included. This was found to be superior in wearing quality. It is interesting to note also that this type of woolen glove is becoming increasingly popular for street wear, even in cities like New York. If this type of glove continues to be fashionable, a larger variety will be included in CR's next test of gloves. All ratings are cr 36.

### A. Recommended

*Wear-Right Woolen Ski Glove* (Wimelbacher & Rice, 1150 B'way, N.Y.C.) \$1.50 a pair. All-wool gauntlet gloves with fitted wrist. Heaviest gloves tested; weight of fabric, 11 oz per sq yd. Length 10½ in. No appreciable shrinkage in washing. Moderate loss of color when washed. Gloves fitted snugly; fingers somewhat short. Tied-in wool dots for decoration on back of gloves. Well-knit gloves; seams smooth. These gloves stood up exceptionally well in wear test. **3**

### B. Intermediate

*Leatherette* (Julius Kayser & Co., 500 Fifth Ave., N.Y.C.) 95c a pair. Cotton gauntlet gloves. Weight of fabric, 7.2 oz per sq yd. Length 10¾ in. Shrinkage small. Slight loss of color in washing. Gloves were loose fitting and wrinkled on hand both before and after washing, indicating poor cut. Hand-sewn throughout and well finished. Resistance to wear fair. **2**

*"Bemberg" Faille-Tex*, Cat. No. 33 D 3190 (Distrib. Sears, Roebuck & Co.) 98c a pair plus postage. Rayon (*Bemberg* yarn) gloves. Weight of fabric, 7.7 oz per sq yd. Length 9¾ in. Shrinkage small. Fastness to color excellent. Before washing, gloves fitted comfortably. After washing, gloves were a little short at wrist. Front of wrist gathered by 1½ in. of elastic with loose braided band across back for decoration. Machine-sewn. Many uncut threads. Poorly finished. Resistance to wear relatively good. **2**

*Shalimar* (Merrill Clark Meinig, Inc., 448 Fourth Ave., N.Y.C.) \$1.50 a pair. Cotton gauntlet gloves made in Czechoslovakia. Weight of fabric, 6.5 oz per sq yd. Longest gloves tested, measuring 12¼ in. Shrinkage moderate. Slight loss of color in washing. Gloves fitted comfortably before and after washing. Gloves were hand-sewn, with machine reinforcement around thumb. Neatly finished. Resistance to wear fair. **3**

### C. Not Recommended

*Suede finish gloves*, Cat. No. 20 C 2676 (Distrib. Montgomery Ward & Co.) 47c a pair plus postage. Cotton gauntlet gloves made in Germany. Weight of

### C. Not Recommended (contd.)

fabric, 6.3 oz per sq yd. Length 10½ in. No appreciable shrinkage in washing. Fastness to color excellent. Fit too tight across knuckles and palms before washing. Difficult to put on and still tight through fingers and palms after washing. Machine-sewn. Many uncut threads; seams bulky. Poorly sized. Resistance to wear poor. **1**

*Chamoisuede*, Cat. No. 33 D 3438 (Distrib. Sears, Roebuck & Co.) 69c a pair plus postage. Cotton gloves. Weight of fabric, 6.2 oz per sq yd. Length 11 in. Shrinkage moderate. Slight loss of color in washing. Before washing gloves fitted poorly; fingers too long. After washing, gloves were loose and wrinkled. Front of wrist gathered by 1¼ in. of elastic tacked inside glove. Machine-sewn. Uncut threads, but acceptably finished. Resistance to wear fair. **1**

*Baskette* (Julius Kayser & Co.) \$1 a pair. Gloves made of delustered acetate rayon. Weight of fabric, 9.3 oz per sq yd which is heaviest of non-wool gloves. Length 10½ in. Shrinkage moderate. Fastness to color after washing excellent. Before washing, gloves fitted comfortably. After washing, gloves were tight at the finger crotches, making it difficult to bend the fingers. Seams rough inside glove; many uncut threads. Resistance to wear very poor. **2**

*Wear-Right "Campus Girl"* (Wimelbacher & Rice) \$1 a pair. Rayon (*Bemberg* yarn) gloves of gauntlet style. Weight of fabric, 7.1 oz per sq yd. Length 11 in. Shrinkage moderate. Fastness to color excellent. Gloves fitted comfortably before and after washing. Three rows of covered cording decorate end of glove. Machine-sewn. Finger seams bulky. Resistance to wear poor, largely because of napping to produce soft feel, and loose weave. **2**

*Picnit* (Van Raalte Co., Inc., 295 Fifth Ave., N.Y.C.) \$1 a pair. Rayon gloves. Weight of fabric, 8.7 oz per sq yd. Length 10 in. Shrank badly when washed. Fastness to color excellent. Before washing, gloves were tight across palm and so narrow at wrist that they were hard to put on. After washing, gloves were tight across palm, short in fingers and at wrist also. Machine-sewn. Rough seams; uncut threads. Buckle sewed on insecurely. Resistance to wear poor. **2**

*Chamoisuede* type (Van Raalte Co., Inc.) 95c a pair. Cotton glove with suede finish. Weight of fabric, 6.8 oz per sq yd. Shortest gloves of any tested, measuring only 8¾ in. Shrinkage moderate. Dye ran badly, discoloring white stitching on gloves. Before washing, gloves fitted comfortably but were very short in length. After washing, gloves were too short at wrist, otherwise satisfactory. Machine-sewn, hand-finished. Gloves neatly and well made. Resistance to wear found to be excellent. **2**

*Smart Set* (Shapiro Glove Co., 180 Madison Ave., N.Y.C.) 95c a pair. Rayon (*Bemberg* delustered yarn) gloves with suede finish. Weight of fabric, 7.7 oz per sq yd. Length 11 in. Shrinkage moderate. Slight loss of color in washing. Before washing, fingers were long, otherwise satisfactory. After washing, gloves fitted very comfortably. Machine-sewn. Seams smooth; numerous uncut threads. Resistance to wear poor. **2**

*Shalimar* (Merrill Clark Meinig, Inc.) 95c a pair. Cotton gauntlet gloves with suede finish made in Czechoslovakia. Weight of fabric, 7.6 oz per sq yd. Length 11½ in. Shrinkage moderate. Slight loss of color after washing. Thumb of one glove only half sewn, leaving end open. Other fingers and seams securely hand-sewn. Hem machine-stitched. Resistance to wear fair. **2**

## Sheets and Pillowcases

A FEW MONTHS AGO, we received from a subscriber in Upper Darby, Pennsylvania, copies of three letters which describe the intelligent and straightforward way in which she went about the purchase of some sheets. We reproduce these letters as a pleasing illustration of clear understanding and forthright dealing between a retail store and its customer.

February 26, 1936.

Gimbel Brothers,  
9th and Market Streets,  
Philadelphia, Pa.

Gentlemen:

In investigating sheets preparatory to buying half a dozen, I find serious gaps in the information available to customers. Through Consumers' Research (whom I have long found reliable, impartial, and trustworthy) I can get some comparative data on sheets; but they give no results of comparative tests of the tensile strength and durability of *percale* sheets. I must rely, therefore, upon information which the sheet label or the retailer will give me.

Realizing that percale sheets are luxury sheets, I am interested in making my investment as economical as possible, not necessarily in the original outlay but in value received for money expended. I can buy from you three kinds of percale sheets. In the 90 by 108 size, I can pay \$1.99 (Cannon Silvertone), \$2.19 (Mohawk), or \$3.25 (Pepperell Peeress). My choice will be based upon two quantities, neither of which I now know:

1. Tensile strength.
2. Balanced thread count.

In regard to 1, an interested inquiry on my part elicited from the salesgirl no information whatever. She knows nothing about it; yet I cannot believe that your buyer makes his purchases in ignorance. In regard to 2, the only available "thread count" was by "threads per square inch," the count for Mohawk sheets being 187. This figure is obviously the total of the count in two directions. Also obviously, it gives absolutely no information as to the relative strength in the two directions: the actual thread count might be anything from 60 and 127 to 93 and 94. Similarly, the count of 207 "threads per square inch" for Pepperell Peeress might be anything from 60 and 147 to 103 and 104.

I shall purchase no sheets from you unless I can get some numerical evaluation of their probable useful life, based upon tensile strength and balanced weave. Can I get the figures from you, or am I forced back to the manufacturer?

Very truly yours,  
[Signed] Mrs. ———.

### INDUSTRIAL BY-PRODUCTS & RESEARCH CORPORATION

Consulting Chemical Engineers  
Textile and Commodity Research & Certification  
Gimbel Building—8th and Market Streets

PHILADELPHIA

March 3, 1936.

Dear Mrs. . . .

Your very interesting letter of February 26th, addressed to Gimbel Brothers, has been turned over to the writer by Mr. Tweed, the buyer of bed linens.

Our organization acts as the Gimbel Bureau of Standards, but is in no way connected with the store itself, aside from the fact that we are retained by Gimbel Brothers to perform their technical and scientific testing.

We take pleasure in giving you the information which you request in your letter, and trust that it will enable you to decide on your purchase. The data which you requested is as follows:—

	Thread Count	New Merchandise as received	
		Tensile Strength Warp	Fill
Mohawk Percale <sup>1</sup>	93x94 (187)	48.2 lbs	58.0 lbs
Silvertone [Percale] <sup>1</sup>			
(Cannon)	96x92 (188)	53.5	55.0
Pepperell Peeress	104x101 (205)	54.2	70.4

These figures represent the average of a number of determinations on a sample of each item.

The writer will be pleased to hear from you, if you have any additional questions.

Very truly yours,  
[Signed] H. S. Schenker.

March 4, 1936.

Mr. Herbert S. Schenker,  
Industrial By-Products & Research Corporation,  
Gimbel Building,  
Philadelphia, Pa.

Dear Mr. Schenker:

Thank you for the report on percale sheets given in your letter of March 3. On the basis of the figures which you gave me, I have today ordered six Cannon Silvertone percale sheets, believing them to be the best buy.

I shall watch these sheets with interest to see whether they stand up under steady laundering.

Very truly yours,  
[Signed] Mrs. ———.

During recent years some sheet manufacturers and merchandisers have yielded to the insistence of consumer demand that more precise information be given to the purchaser of sheets, which, of all common textile products bought primarily for utility and durability, are perhaps most suitable for the average consumer's purchase on a basis of solid technical information. The Chatham Manufacturing Co. has taken the lead and now gives on the label of certain of its sheets the following information important to the consumer: (1) the torn size before hemming, (2) the size after hemming, (3) type of material (muslin or percale), (4) whether the sheet is a first or second, (5) thread count of warp and filling, (6) tensile strength of warp and filling, (7) weight per square yard, (8) percentage of sizing. The two leading mail-order houses have also seen fit to give definite numerical information—which CR found in the present test, with one exception, to be well substantiated—about some of the sheets which they sell, but their brand names and sheet characteristics shift irrationally and confusingly. Marshall Field and Co., is now reported to be adopting the practice of providing specification labels on sheets and other goods. There have been minor instances of the use of informative labels on sheets, but most of the manufacturers, on the other hand, have firmly resisted the urge to provide consumers with detailed and precise information. "Specifications are sure to *slow up sales*," says Pequot Mills, "when the customer is confused, she hesitates and shops around. She asks questions, wastes time, can't make up her mind." [Italics ours—CR] The only information to be found on the labels of most sheets, which presumably is thought by the manufacturer to be sufficiently unimportant so as not "to slow up sales," is the torn size before hemming.

<sup>1</sup> N. B. The Mohawk sheet, while very similar in thread count and tensile strength to the Silvertone, is 10 percent more expensive.



Contrasting with the detailed information given on the sheet label of the Chatham Manufacturing Co., is the message addressed by Utica & Mohawk Cotton Mills, Inc. to readers of *Good Housekeeping*. This manufacturer seems to have carefully adapted himself to the mentality that editors of popular magazines would like their readers to have, and then addressed them in "kitten talk." One kitten named "Snowy" speaks of her cute little husband kitten "Thomas loves to read in bed . . . but not even the most hair-raising tale keeps him awake . . . my Utica and Mohawk sheets are so soft and smooth. . . ." Yes, dear reader of *Good Housekeeping*, that is what the manufacturer of Utica & Mohawk sheets thinks is the intellectual level at which to approach the reader of sheet advertising.

CR has several times in the past discussed sheets and has given advice on how to purchase them. If durability is the primary consideration, one should select a muslin, of heavy weight (4.6 ounces or more per square yard), high thread count (74 in the warp and 66 in the filling or better), and high tensile strength (at least 70 pounds in both warp and filling directions). These specifications are those of the federal government for bleached sheets and pillowcases. The grade of sheets having thread count of approximately 64 in each direction will afford comparatively poor service. If, on the other hand, smoothness to the touch or lightness of weight which makes the laundering easier or cheaper are more important considerations, one should select a percale weighing about four ounces per square yard, having a thread count of not less than about 90 in both the warp and filling directions, and a tensile strength which will be above 60 pounds in both directions. The percale sheets cost more and, excepting perhaps the best grades, will be likely to give somewhat shorter service than will the heavier muslins, but if they are sent to a laundry which charges by the pound, the saving in laundry charges will easily outweigh the additional cost of the sheets. For example, a 72- by 108-inch sheet weighs in a five-ounce fabric, 30 ounces, and in a four-ounce fabric, 24 ounces. If the charge for laundering is eight cents per pound, the charge for the heavier sheet comes to three cents more than for the lighter sheet. Assuming that the percale sheet would withstand only 100 launderings, which are fewer than should be expected, the saving in laundering costs would considerably exceed the extra first cost of the percale sheet. The same element of money-saving applies to a lesser extent when the sheets are done at home, since soap and hot water used will be in general proportional to the weight of the sheets. There are the additional factors of more "runs" of the washer being required if heavier sheets are washed, and faster wearing out of the machine, as well as more burdensome work in handling the heavy sheets in the wet condition. The argument in favor of lightweight sheets is practically an argument for percale and fine muslin sheets because muslin in which lightweight has been gained by coarser weave is too sleazy to be satisfactory or durable.

The torn length of sheets commonly sold may be anything from 90 inches or less to 112½ inches.

Torn length means the length as torn from the bolt of cloth. When finished the sheet is shorter than the torn length by the amount of material used in making the hems, and it is further shortened five or six percent by shrinkage in the first washings. The proper torn length for a sheet is usually considered to be 108 inches, which makes the final length about eight feet—enough to allow a bottom sheet to be tucked in about six inches at the head and foot of the bed and a top sheet to be tucked in about six inches at the foot of the bed and be folded back 18 inches at the top to cover the blanket. Some state laws require hotels to use 108-inch sheets. The width of a sheet should be two or two and one-half feet wider than the bed on which it is to be used, or 63 inches for a single bed, 72 inches for a three-quarter bed, and 81 or 90 inches for a double bed.

Sizing or filling which may conceal a fuzzy yarn is used by the manufacturer to give the sheet a marketable appearance, but whatever effect is achieved is lost during the first laundering. The amount of sizing is of little importance to the consumer except in the sense that any sizing tends to interfere with her reaching a correct judgment of the quality of the cotton and the nature of the weave, by its effect in glossing over surface conditions and adding weight and "handle."

Most of the sheets tested by CR had three or four percent of sizing, while two sheets, one of Sears, Roebuck & Co., and one of Montgomery Ward & Co., had several times this amount. A pillowcase of Montgomery Ward & Co., had the largest amount of sizing found in any fabric in the present test, namely, 17 percent. Shrinkage in the warp direction was found in all of the sheets and pillowcases in the present test, the maximum being seven percent. Shrinkage in the filling direction was generally less. Difference in shrinkage, however, between brands was small enough so as not to be considered of particular importance. All sheets had tape selvages, a durable type made by adding additional warp threads at the edges and weaving with a modified basket weave.

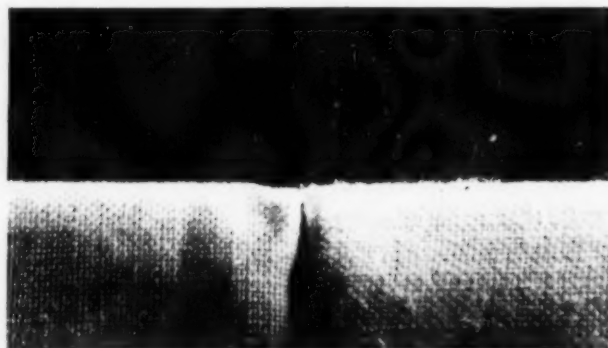
The bottom hem of all sheets was one inch deep and the top hem either three or four inches. The hem of the pillowcase was in most instances three inches, but one hem was found four inches and another two and one-half inches deep. To increase the amount of service given by a sheet, which wears most either under the shoulders or the hips of a sleeper, a given end of the sheet should be used half of the time at the head of the bed and half at the foot. On this account it would seem desirable to have hems of equal width at both ends of the sheet so that by the law of chance the sheet would be used as frequently one end up as the other. First quality sheets should have practically no knots, uneven or thickened yarns, thick or thin or open places in the weave, nor broken yarns. It is well to examine a newly purchased sheet carefully for flaws by holding the sheet up to the light. If a sheet is found defective, return it promptly to the merchant.

Long-staple combed yarns make the best fabrics. Cotton fibers vary in length from one-half inch to one and one-half inch. The shorter fibers, which of course cost the mill less, make yarns which are

weaker and more fuzzy. Degree of fuzziness may be examined by looking in a good light across the edge of a sharply folded fabric which has been scraped with the fingernail. If short fibers or a low degree of twist were used in spinning the yarn or if the yarns were uncombed, all of which are factors adversely affecting the wearing life of the fabric, the fuzzy nap will be more noticeable in the finished fabric, examined by looking across a sharp fold as seen in the illustration.

Pillowcases should have a circumference two inches greater than that of the pillows they are to cover and should, after hemming, be six inches longer than the pillows.

Tensile strengths of the sheets and pillowcases were measured as received and also, with one or two exceptions, after five washings when they were found usually, but not always, to be less than the original strength. The sheets and pillowcases were also examined for size, weight before washing, thread count, shrinkage, construction. In addition, abrasion tests using the fabric-abrasion machine designed by CR were run as a check on a considerable number of brands. In every instance the results of these tests were in agreement with the judgment arrived at by the other technical examinations of the fabrics. Variation found in quality of workmanship in the sheets tested shows that a purchaser should make it a practice to examine each sheet or pillowcase carefully at time of purchase for regularity of hems. In the listings the thread count or number of yarns per inch is given in each case first for the warp yarns and second for the filling yarns. The torn size of all sheets was 72 x 108 inches except where otherwise noted in the listings. Ratings are cr 36 unless otherwise noted.



Picture (magnified about two times) showing folded edges of two pillowcases. Note the much larger amount of fuzz visible on the folded edge of the poorer fabric on the right.

## Sheets

### A. Recommended

Cooperative Distributors, Cat. No. 204 EA 382 (Pequot Mills, Salem, Mass.; distrib. Cooperative Distributors, Inc., 30 Irving Place, N.Y.C.) \$1.42 plus postage. Muslin. Thread count 76 x 69. Weight per sq yd 4.9 oz. Amount of sizing below average. Tensile strength: before washing—warp 83 lb, filling 78 lb; after washing—warp 75 lb, filling 73 lb. Not judged as good value at price as *Lady Fair* and *Penco*. **2**

*Lady Fair*, Cat. No. 96 D 1954 (Distrib. Sears, Roebuck & Co.) \$1.15 plus postage. Muslin. Thread count 74 x 71. Weight per sq yd 5.1 oz. Amount of sizing about average. Tensile strength: before washing—warp 86 lb, filling 84 lb; after washing—warp 79 lb, filling 82 lb. Catalog specifications reasonably complete. **2**

*Penco* (Distrib. J. C. Penney Co. chain stores) \$1.23. Muslin. Thread count 75 x 70. Weight per sq yd 5.0 oz. Amount of sizing about average. Tensile

### A. Recommended (contd.)

strength: before washing—warp 81 lb, filling 86 lb; after washing—warp 75 lb, filling 77 lb. Finish not judged as good as for *Lady Fair*. **2**

*Pepperell Regency* (Pepperell Mfg. Co., 160 State St., Boston) \$1.69. Percale. Thread count 98 x 90. Weight per sq yd 4.1 oz. Amount of sizing below average. Tensile strength: before washing—warp 63 lb, filling 70 lb; after washing—warp 61 lb, filling 59 lb. **2**

*Pequot* (Pequot Mills) \$1.59. Muslin. Thread count 76 x 67. Weight per sq yd 4.9 oz. Amount of sizing below average. Tensile strength: before washing—warp 79 lb, filling 72 lb; after washing—warp 67 lb, filling 64 lb. **2**

*Wamsutta* (Wamsutta Mills, New Bedford, Mass.) \$3.29. Percale. Thread count 104 x 98. Weight per sq yd 3.9 oz. Amount of sizing about average. Tensile strength: before washing—warp 75 lb, filling 74 lb; after washing—warp 63 lb, filling 65 lb. **3**

### B. Intermediate

*Fruit of the Loom* (B. B. & R. Knight Corp., 40 Worth St., N.Y.C.) \$1.29. Muslin. Thread count 72 x 68. Weight per sq yd 4.8 oz. Amount of sizing about average. Tensile strength: before washing—warp 74 lb, filling 73 lb; after washing—warp 64 lb, filling 61 lb. **2**

*Golden Dawn* (Distrib. J. C. Penney Co. chain stores) \$1.49. Percale. Thread count 92 x 88. Weight per sq yd 4.1 oz. Amount of sizing somewhat above average. Tensile strength: before washing—warp 66 lb, filling 70 lb; after washing—warp 61 lb, filling 66 lb. **2**

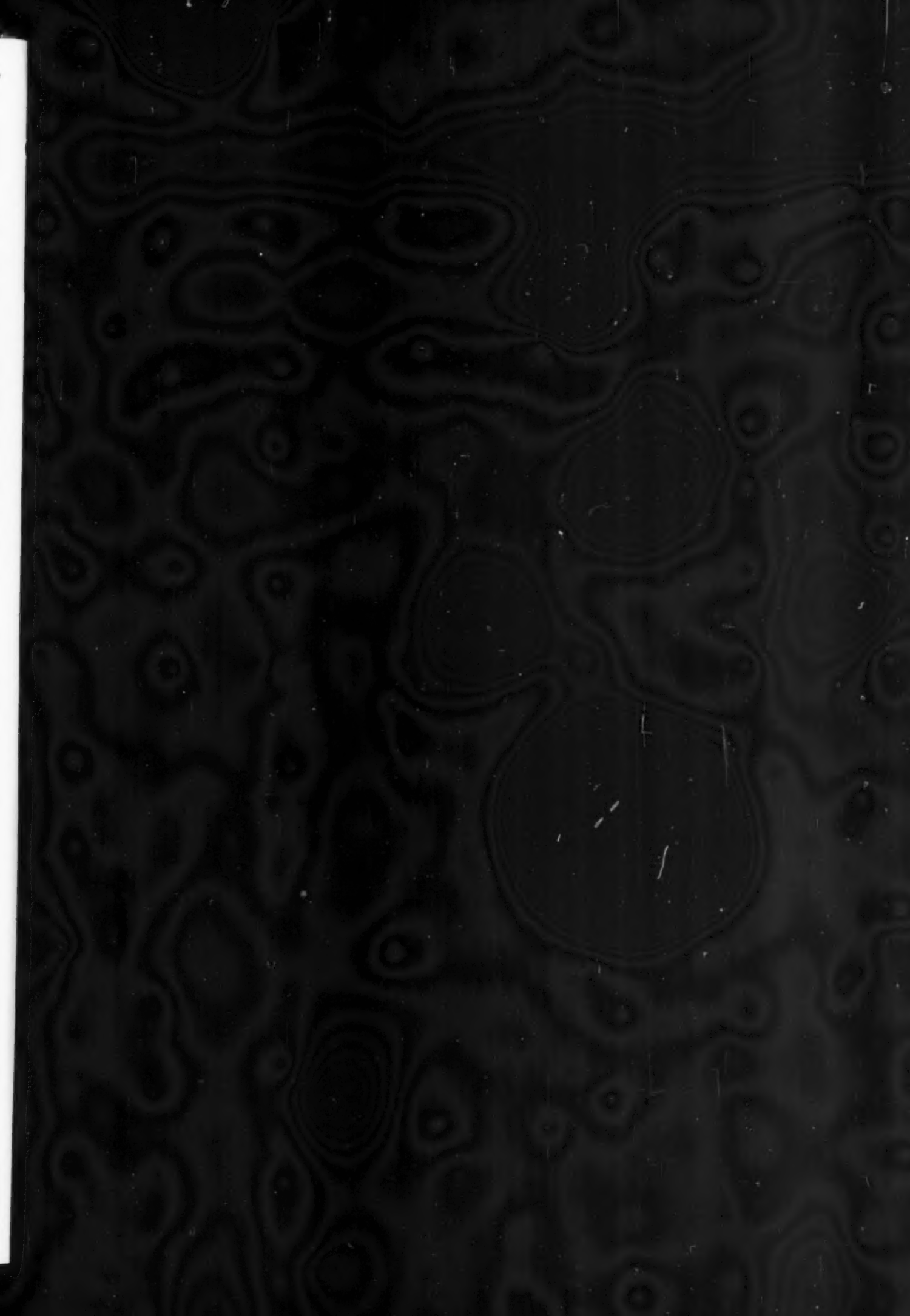
*Monsoon*, Cat. No. 96 D 1860 (Distrib. Sears, Roebuck & Co.) \$1.29 plus postage. Percale. Thread count 96 x 88. Weight per sq yd 3.9 oz. Amount of sizing above average. Tensile strength: before washing—warp 66 lb, filling 68 lb; after washing—warp 59 lb, filling 63 lb. Catalog specifications reasonably complete. **2**

*Wards De Luxe* Percale, Cat. No. 16 C 9941 (Distrib. Montgomery Ward & Co.) \$1.29 plus postage. Percale. Thread count 96 x 87. Weight per sq yd 4.0 oz. Amount of sizing somewhat above average. Tensile strength: before washing—warp 63 lb, filling 65 lb; after washing—warp 59 lb, filling 63 lb. Catalog specifications failed even to define important factors of tensile strength, and fabric weight. **2**

*Wards Supreme Quality*, Cat. No. 16 C 9855 (Distrib. Montgomery Ward & Co.) \$1.15 plus postage. Muslin. Thread count 80 x 66. Weight per sq yd 4.8 oz. Amount of sizing below average. Tensile strength: before washing—warp 66 lb, filling 73 lb; after washing—warp 64 lb, filling 64 lb. Catalog specifications reasonably complete. **2**

### C. Not Recommended

*Launderite*, Cat. No. 96 D 1733 (Distrib. Sears, Roebuck & Co.) 77c plus postage. Unbleached muslin. 81 x 99 in. Thread count 66 x 65 (low; Federal



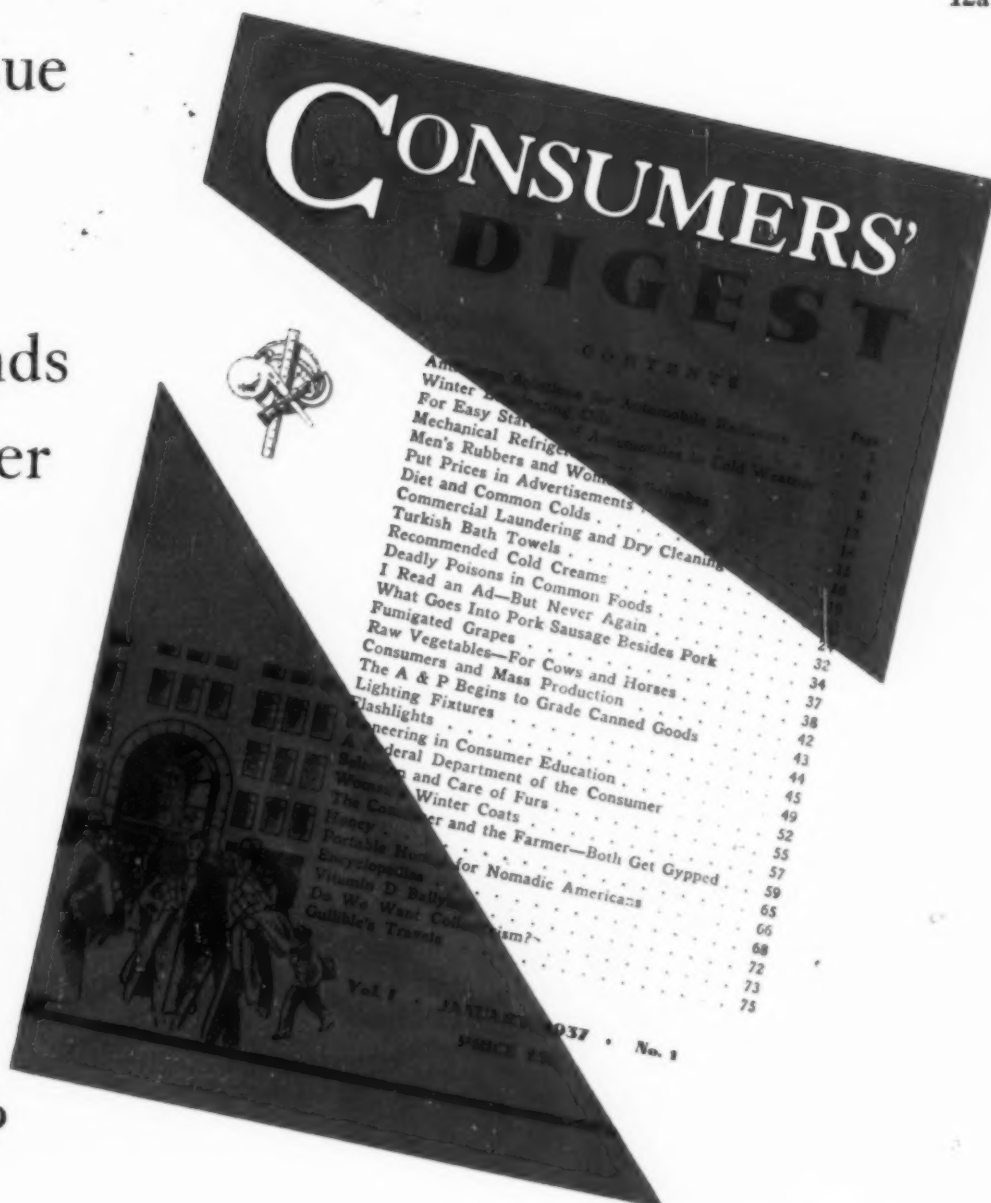




First Issue  
on  
the  
Newsstands  
December  
29th.

Did  
You  
Get  
a  
Copy?

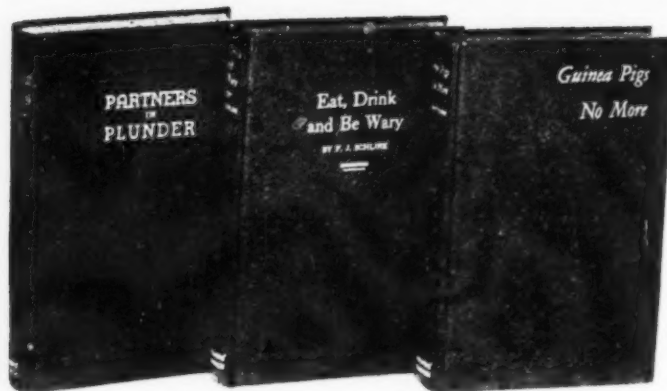
—25c—



Consumers' Digest will appear monthly on the newsstands. It will reprint general information and A. Recommended listings only, from past issues of Consumers' Research *Bulletins*. CR subscribers of long standing will recognize many of the articles. More recent subscribers will find the *Digest* helpful in supplementing their current *Bulletins*. We hope all will find it interesting. For curiosity's sake, get a copy and tell us what you think of it. Then pass your copy on to a friend.

Published by

**CONSUMERS' RESEARCH, INC.**  
Washington, N. J.



## Are These Books on Your "Consumer's Bookshelf"?

### **PARTNERS IN PLUNDER . . . . . by J. B. Matthews and R. E. Shallcross**

Many examples taken from CR's extensive files of commercial practices which work to the consumer's disadvantage, such as fraudulent advertising, the misbranding of goods, worthless gadgets, high-pressure sales tactics, the sabotage of inventions, the acceleration of obsolescence in order to increase sales, and pseudo-scientific sales techniques in advertising are set forth in detail in this book.

It will be especially interesting to the student of advertising for it presents a new analysis of the social significance of advertising. "Advertising, in its spirit and purpose," say the authors, "is germinal fascism. Hitler was the first European politician

who saw the significance of the techniques of commercial advertising for politics."

Some of the chapter headings are: Profit Is Pirate King (profit and racketeering), The Rococo Front of Business (advertising), High Pressure—Low Resistance, Gadgetry: A Century of Mechanical Comedy, Confederates of Screen, Stadium, and Salon (testimonials), Science Lends a Hand (pseudo-science in salesmanship), Counterfeiters of What Our Money Buys (adulteration, etc.), AAA-1 Extra Fancy (misbranded goods or confusing grades and qualities), What's in a Name? (making the consumer brand-conscious).

*Special CR Edition—\$1.15*

### **EAT, DRINK AND BE WARY . . . . . by F. J. Schlink**

This is the first book to discuss the problems of diet and of food adulteration from the point of view of the consumer who must eat the food.

A brief study of the average man's sources of information, which is mainly misinformation, concealed propaganda, and pseudo-science in one form or another for canned foods, milk, white bread, breakfast cereals, etc., is followed by a brief analysis of how business got control of our choice of dietary and how it keeps control through the system of national advertising and mass distribution of

package goods, and above all, how that control works in specific, practical ways to our grave disadvantage in pocket-book and health.

The content of the book is based upon a great mass of solid scientific and technical information, but is written so that any reader can understand all the points discussed. Though the material is mainly from Consumers' Research files, very little of it has appeared hitherto in Consumers' Research bulletins, or in any other book or pamphlet.

*Special CR Edition—\$1.00*

### **GUINEA PIGS NO MORE . . . . . by J. B. Matthews**

The author begins by summarizing the manifold frauds practiced upon consumers as revealed in *Partners in Plunder* and other CR books. It then sets forth a rational and well-integrated statement of the political and economic changes needed to raise the living standards of 120,000,000 consumers.

The author of *Guinea Pigs No More*, however, is not content merely to criticize and protest about the consumer's plight. He outlines a positive program of action by which these wrongs can be eliminated. He clearly defines a social theory and consumer's philosophy to supply the driving force by which this program can be realized.

The chapter headings are:

- A Consumers' Society—as an Alternative to the Regency of Business
- A Consumers' Society—as an Alternative to a Workers' State
- The Consumers' Case Against Business
- Who Are Consumers?
- Consumers Can Win
- The "New Deal" versus Consumers
- A Federal Department of the Consumer
- Appendix: An Enabling Act for a Department of the Consumer

*Special CR Edition—\$1.00*

### — — — — — CONVENIENT ORDER BLANK — — — — —

CONSUMERS' RESEARCH, INC.  
Washington, N. J.

Gentlemen:

Enclosed please find \$\_\_\_\_\_ in check or money order for which send me, fully prepaid, one copy each of the special CR edition of the books checked. I am a subscriber to Consumers' Research.

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

*Partners in Plunder . . . . \$1.15*

*Eat, Drink and Be Wary . . . 1.00*

*Guinea Pigs No More . . . 1.00*



## RECENTLY ISSUED

FOR the benefit of new subscribers, the contents of the last three *Bulletins* are indicated briefly. The October *Bulletin* (*General Bulletin*, Vol. 6, No. 1) and the reprints are not confidential and may be ordered by anyone in any number. The November and December *Bulletins* are available only for the personal use of subscribers to the combined service.

### Reprints

"The Coöperatives—An Experiment in Civilization," by J. B. Matthews. Reprinted from *Atlantic Monthly* for December, 1936. This article, which has received favorable notice from all over the country, develops the discussion of the quality of goods put out by cooperatives which was given very briefly in *Guinea Pigs No More*.

Advertising and sales technics of the London, Belgian, and Swedish cooperatives are discussed. Claims for various articles sold under cooperative trade-marks are examined and tested in the light of what is actually known about the products themselves. Cooperative products, in other words, are subjected to the same critical examination, from the consumer's point of view, that CR is wont to apply to articles made under the so-called capitalistic system. 11 pp. 5c

"Food and the Consumer," by Dr. G. W. Monier-Williams, a lecture by the distinguished Chief of the British Ministry of Health (corresponding to the U. S. Bureau of the Public Health Service) before the Institute of Chemistry, Bristol University.

This discussion emphasizes the dangers of commercially-oriented chemical research in food supply problems, research which, in the past, has been mainly devoted to methods of providing short cuts in manufacture, improving appearance of products, or concealing their defects.

This paper will give pause to the many chemists and consumers alike who may suppose that industry may tamper with the natural characteristics of the food supply without anyone's having reason to fear present or future untoward effects upon the public health. Mimeographed. 8 pp. 10c

*What Advertising Men Say About Advertising.* Some interesting and illuminating comments from such well-known leaders as Bruce Barton, Kenneth Collins, and Roy Dur-

stine about their trade. It may come as a distinct surprise to some to learn that advertising men have often spoken in criticism of their work and practices, and that no one needs to be uninformed about their sweeping indictments of advertising malpractices. Teachers who have need to make available to students some of the evidence on the basis of which advertising has come into increasingly low repute in recent years, will find this collection both interesting and useful. Mimeographed. 9 pp. 10c

### CR Bulletins

Oct., 1936.

Women's Coats for the 1936 Fall and Winter Seasons,  
by Robert T. Pullar  
Automobile Care and Maintenance  
Home Fire Safety  
The Electric Clock  
Antifreeze Solutions  
Auto Top Dressing  
Fountain Pens 24 pp. 30c

Nov., 1936 (for subscribers to the combined service only).

Toys  
Cream Rouges  
Neckties  
"Military" or "Sporter" Type Hunting Rifles, by Van  
Allen Lyman  
Corsets and Girdles  
Report on Electric Vacuum Cleaners 20 pp. 30c

Dec., 1936 (for subscribers to the combined service only).

An Engineer Looks at the 1937 Auto Show  
Radio Sets of 1937  
Feeding Dogs on Canned Dog Food  
Whiskey  
Advice on Wines  
Candy  
Choosing Toys for the Preschool Child, by Evelyn Stern 24 pp. 30c

## CONVENIENT ORDER BLANK

Consumers' Research, Inc.  
Washington, N. J.

Gentlemen: Enclosed please find \$\_\_\_\_\_ in check or money order for which send me one copy each of the following *Bulletins* or reprints. I am a subscriber to Consumers' Research.

Name\_\_\_\_\_

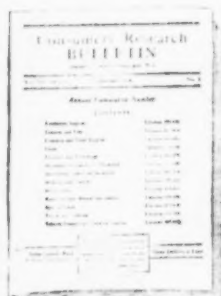
Street\_\_\_\_\_

City\_\_\_\_\_

State\_\_\_\_\_

# Consumers' Research

## ANNUAL CUMULATIVE BULLETIN



*Free* WITH A SUBSCRIPTION TO  
THE COMBINED SERVICE

Issue of September, 1936

ONLY \$3 a year brings you this *Annual Cumulative Bulletin* of over 200 pages of information on many of the things which you buy, such as toilet soap, razor blades, cosmetics, cigars, cameras, bicycles, electric refrigerators, and radio sets. Products are listed by BRAND NAME as *Recommended*, *Not Recommended*, or *Intermediate*. Ratings are based on tests or examination by qualified, disinterested technicians and do not come from salesmen, manufacturers, or any other commercial source.

In addition to this 220 page *Annual Cumulative Bulletin*, subscribers to the Combined Service receive monthly *Bulletins* (except during July and August) for one year. These *Bulletins* contain the latest reports of new tests and general buying advice on how and where to buy to best advantage and most economically.

Consumers' Research is the organization whose files have supplied the material for many consumer books, including *100,000,000 Guinea Pigs*, *Skin Deep*, *Eat, Drink and Be Wary*, and *Guinea Pigs No More*. It is a non-profit membership corporation organized under the laws of the State of New York. It has no connection with any other group, organization, or company.

To subscribe for one year just fill out the application blank below and return it with a remittance of \$3.



*This subscription Blank  
is for your convenience*

## What Subscribers say about Consumers' Research

I am very well satisfied with my subscription, which has produced a saving of at least \$60.00 to me in the thirty days which I have been a subscriber.

—Insurance Agent.

During the short time we've been subscribers you have saved us nearly \$40. Tho our Bulletin is dog-eared and worn we wouldn't sell it for \$3!

—Housewife.

Consumers' Research is a great help to me as I have four houses and have constantly to modernize them.

You not only help me get the best, but you save me from being pestered by salesmen. I simply say "Consumers' Research decides such things for me, thank you so much. Good-bye!"

—Interior Decorator.

I just want to say that I was skeptical about taking your advice about not changing oil so often. At first I drove my Plymouth (1933 model) about 6,000 miles before changing, then 10,000 miles and then 26,000 miles without changing. The car was using 1 qt of oil every 100 miles at the end of 51,500 miles at which time I had new rings installed. Before telling the garage men about the infrequent oil changes I asked their statement as to the condition of the motor which was "The motor is in excellent shape and will not require any new valves or wrist pins." Since the installation of the new rings, I am using SAE 20 oil. (I purchased all my oil during the past two years from either Montg. Ward & Co. or A. & P. Tea Co.) I made the mistake before of using heavier oil as it used more oil and as a result the oil rings got plugged up with SAE 50 and 40 oil and were not working properly.

This one item has saved me enough to pay for a long time subscription to Consumers' Research.

—Government Employee.

CONSUMERS' RESEARCH, Inc.

Washington, N. J.

I am enclosing \$3.00 (foreign \$3.50) for one year's subscription to the Consumers' Research Bulletin (which includes Annual Cumulative Bulletin number, Monthly Bulletin numbers—except during July and August). It is understood that my handling of any CR material which is marked "Analyses of commodities, products or merchandise appearing in this issue are for the sole information of subscribers" will be in accordance with that direction.

Signature

Longhand

Permanent address

City

State

Profession or Business

Firm or Employer

7.01







## C. Not Recommended (contd.)

Specifications for wide unbleached sheeting require a thread count of 68 x 72). Weight per sq yd 4.7 oz. Amount of sizing much greater than average. Tensile strength: before washing—warp 60 lb, filling 60 lb (low); after washing—warp 59 lb, filling 56 lb. Catalog specifications reasonably complete. 1

*Longwear*, Cat. No. 16 C 9815 (Distrib. Montgomery Ward & Co.) 77c plus postage. Unbleached muslin, 81 x 99 in. Thread count 65 x 63 (low). Weight per sq yd 4.5 oz. Amount of sizing much above average. Tensile strength: before washing—warp 58 lb, filling 56 lb; after washing—warp 58 lb, filling 55 lb. Catalog specifications reasonably complete. 1

*Cannon Full Fashion* (Cannon Mills, Inc., 70 Worth St., N.Y.C.; distrib. W. T. Grant Co. chain stores) \$1. Muslin, 72 x 99 in. Thread count 70 x 57 (low). Weight per sq yd 4.6 oz. Amount of sizing considerably above average. Tensile strength: before washing—warp 58 lb, filling 60 lb (low); after washing—warp 54 lb, filling 53 lb. Name meaningless. 2

*Chatham "64"* (Chatham Mfg. Co., 57 Worth St., N.Y.C.) \$1.09. Muslin, 81 x 99 in. Thread count 71 x 60. Weight per sq yd 4.4 oz. Amount of sizing about average. Tensile strength: before washing—warp 62 lb, filling 60 lb (low); after washing—not determined. pt 36 2

## Pillowcases

## A. Recommended

Cooperative Distributors, Cat. No. 204 EA 301 (Pequot Mills, Salem, Mass.; distrib. Cooperative Distributors, Inc., 30 Irving Place, N.Y.C.) 37c each plus postage. Muslin. Size 42 x 36 in. Thread count 74 x 69. Weight per sq yd 5.1 oz. Amount of sizing below average. Tensile strength: before washing—warp 83 lb, filling 79 lb; after washing—warp 83 lb, filling 72 lb. 2

*Lady Pepperell* (Pepperell Mfg. Co., 160 State St., Boston) 36c each. Muslin. Size 45 x 36 in. Thread count 73 x 73. Weight per sq yd 4.7 oz. Amount of sizing much below average. Tensile strength: before washing—warp 70 lb, filling 68 lb; after washing—warp 62 lb, filling 70 lb. 2

*Pepperell Princess* (Pepperell Mfg. Co.) 64c each. Percale. Size 44½ x 39 in. Thread count 103 x 102. Weight per sq yd 4.1 oz. Amount of sizing below average. Tensile strength: before washing—warp 85 lb, filling 74 lb; after washing—warp 75 lb, filling 66 lb. 3

## B. Intermediate

*Dwight-Anchor* (Nashua Mfg. Co., 40 Worth St., N.Y.C.) 35c each. Muslin. Size 45 x 38 in. Thread count 74 x 63. Weight per sq yd 4.8 oz. Amount of sizing below average. Tensile strength: before washing—warp 72 lb, filling 70 lb; after washing—warp 66 lb, filling 66 lb. 2

*Utica* (Utica & Mohawk Cotton Mills, Inc., Utica, N.Y.) 35c each. Muslin. Size 44½ x 39 in. Thread count 73 x 69. Weight per sq yd 4.7 oz. Amount of sizing much below average. Tensile strength: before washing—warp 83 lb, filling 78 lb; after washing—warp 78 lb, filling 72 lb. Hem crooked. 2

## C. Not Recommended

*Sleepy Hollow* (Distrib. W. T. Grant Co. chain stores) 19c each. Muslin. Size 45 x 36 in. Thread count 70 x 65. Weight per sq yd 3.5 oz. Amount of sizing very much above average. Tensile strength: before washing—warp 43 lb, filling 26 lb (low); after washing—warp 38 lb, filling 25 lb. Cut crooked. 1

Montgomery Ward & Co., Cat. No. 16 C 9880. 15c each plus postage. Muslin. Size 41 x 36 in. Thread count

## C. Not Recommended (contd.)

73 x 68. Weight per sq yd 3.3 oz. Amount of sizing much above average. Tensile strength: before washing—warp 42 lb, filling 30 lb (low); after washing—warp 38 lb, filling 28 lb. Catalog specifications failed even to state tensile strength and weight of fabric. 1

*Wards Economy*, Cat. No. 16 C 9800 (Distrib. Montgomery Ward & Co.) 2 for 37c plus postage. Muslin. Size 45 x 35½ in. Thread count 60 x 53 (low). Weight per sq yd 4.1 oz. Amount of sizing much above average. Tensile strength: before washing—warp 47 lb, filling 43 lb (low); after washing—warp 47 lb, filling 42 lb. Catalog specifications failed even to state tensile strength and weight of fabric. 1

*Wonder Value*, Cat. No. 96 D 1720 (Distrib. Sears, Roebuck & Co.) 2 for 37c plus postage. Muslin. Size 45 x 36 in. Thread count 61 x 55 (low). Weight per sq yd 4.2 oz. Amount of sizing much above average. Tensile strength: before washing—warp 50 lb, filling 43 lb (low); after washing—warp 41 lb, filling 40 lb. Catalog specifications reasonably complete. 1

*Cannon*, Cat. No. 16 C 9910 (Cannon Mills, Inc., 70 Worth St., N.Y.C.; distrib. Montgomery Ward & Co.) 2 for 48c plus postage. Muslin. Size 45 x 38½ in. Thread count 70 x 62 (low). Weight per sq yd 4.8 oz. Amount of sizing somewhat below average. Tensile strength: before washing—warp 73 lb, filling 65 lb; after washing—warp 68 lb, filling 65 lb. Catalog specifications failed even to give tensile strength and thread count. 2

*Launderite*, Cat. No. 96 D 1747 (Distrib. Sears, Roebuck & Co.) 2 for 44c plus postage. Muslin. Size 45 x 36 in. Thread count 68 x 61 (low). Weight per sq yd 4.4 oz. Amount of sizing about average. Tensile strength: before washing—warp 64 lb, filling 62 lb; after washing—warp 58 lb, filling 63 lb. Catalog specifications reasonably complete. 2

*Nation-wide* (Distrib. J. C. Penney Co. chain stores) 25c each. Muslin. Size 45 x 36 in. Thread count 69 x 57 (low). Weight per sq yd 4.3 oz. Amount of sizing somewhat above average. Tensile strength: before washing—warp 47 lb, filling 45 lb (low); after washing—warp 48 lb, filling 43 lb. 2

*Super Launderite*, Cat. No. 96 D 17970 (Distrib. Sears, Roebuck & Co.) 2 for 49c plus postage. Muslin. Size 45 x 36 in. Thread count 68 x 61 (low). Weight per sq yd 4.7 oz. Amount of sizing somewhat above average. Tensile strength: before washing—warp 58 lb, filling 52 lb (low); after washing—warp 57 lb, filling 54 lb. Catalog specifications reasonably complete. Seller's claim for tensile strength not met. 2

*Trojan* (Cannon Mills, Inc.) 2 for 54c. Muslin. Size 45 x 36 in. Thread count 70 x 59 (low). Weight per sq yd 4.6 oz. Amount of sizing about average. Tensile strength: before washing—warp 63 lb, filling 59 lb; after washing—warp 59 lb, filling 61 lb. 2

Insurance and Annuities,  
a Book Review

THE BOOK, *Insurance and Annuities from the Buyer's Point of View*, by E. C. Harwood and B. H. Francis (American Institute for Economic Research, Cambridge, Mass., \$2.50), is intended to give an individual planning to buy insurance a general knowledge of just what he is doing when he acquires an insurance policy, as well as an understanding of the different kinds of policies. As the introduction points out, for many people, the purchase of an insurance policy represents the largest, if not the only, real investment they ever make. It

is therefore important that they know something more about insurance.

The book first explains the theories underlying life insurance. It then goes on to discuss the various kinds of policies ordinarily offered prospective purchasers, namely, Ordinary Life, Limited Payment Life, and Endowment. After discussing these policies and Term Insurance and explaining the purposes and advantages of each, the book comments briefly on Group and Industrial Insurance. It points out that Group Insurance is, under ordinary circumstances, the cheapest insurance that an individual can acquire and that, since it may usually be arranged for without medical examination, it can, sometimes, be used as a way of securing insurance for a person who is otherwise uninsurable. Industrial Insurance is written for small sums, usually less than \$500, and it is ordinarily sufficient to pay only burial expenses and [if the undertaker is not too skillful at collecting all that the situation makes possible] to tide the family over the first week or two after the death of the wage earner. This form of insurance is exceedingly high in cost for the amount of protection afforded, and is never advisable if the person wishing to purchase insurance finds it possible to accumulate funds for the regular periodic payments on an Ordinary Life Policy. Though each of these periodic payments on the Ordinary Life Policy will be larger, they do not add up each year to more than the annual aggregate of the weekly premiums for the Industrial Insurance. The Ordinary Life Insurance thus purchased is far more valuable to the insured person, as well as far cheaper, than Industrial Insurance. The advantages which citizens of Massachusetts can derive by availing themselves of the Savings Bank Life Insurance system of that State are briefly discussed by the authors.

Messrs. Harwood and Francis then point out that an insurance premium pays for both the *savings* included in every policy (except Term Insurance) represented by the loan value of the policy, and for the *risk* insured against. There follows a discussion of how much insurance a man should carry, with an analysis of a typical family situation. Next comes an explanation of how the best companies may be chosen, with a chapter on the rating of a number of the most prominent companies in the United States.

In addition to the section on life insurance the authors have a section discussing annuities. In this they explain just what annuities are, and how they operate, and list the different forms of annuities available. The special features of certain annuity forms are discussed at length, and advice given as to the use of the different forms. The annuity section, too, contains a discussion of the various companies and their rates, naming names.

The last chapter in the book seems to the writer in many ways the most valuable for the inexperienced layman. It contains a discussion of the methods and advantages of combining insurance and annuity policies so as to derive the maximum benefit from each. To someone who intends to buy insurance, the book will furnish advice of real importance and value and will give the purchaser enough information to enable him to deal with the agent more intelligently. If he follows the advice in the

book, he will, before he sends for an agent, have worked out exactly what purposes he wants insurance for and will be able to ask the agent for information and details about the various policies in a way to achieve the results he wishes. In other words, an insurance purchaser who has fully mastered the substance of this book is equipped to deal with any insurance agent, telling the agent what he, the insurance prospect, wants and needs, instead of waiting for the agent to feel his way and then make suggestions to the prospective purchaser. The book proceeds on the assumption that, when a man has analyzed his situation and determined what insurance he needs, he should be qualified to tell the agent what he wants, and not be obliged to take anything the agent chooses to sell him.

Though insurance companies and insurance agents have, as the book shows, done much admirable work in making the general public insurance conscious, the authors very properly make the point that "it simply is not reasonable to expect sound and unbiased advice about the product they are selling from the people who have it for sale." One of the early chapters in the book furnishes guidance and instruction for the prospective purchaser of insurance as to how to deal with the insurance agent. The book seems to this writer valuable and thoroughly worth while for anyone who contemplates the purchase of insurance, particularly a buyer who is acquiring insurance for the first time.

WILLIAM S. WEISS

## CR Does Not Solicit Samples from Manufacturers

**D**URING THE CHRISTMAS HOLIDAYS CR received several inquiries from manufacturers who had been approached by persons purporting to be "representatives" of Consumers' Research. These persons are reported to have asked for a number of samples of the particular manufacturer's product for test. This appears to be a new form of an old racket to which CR called attention some years ago in a *Bulletin*, since CR has no field agents whatever. Samples for CR's tests are regularly purchased on the open market in order that they will be typical samples of the same quality and grade as would be received by the average ultimate consumer in his purchases at the corner store. Indeed, any organization working honestly for consumers would plainly need to obtain samples for test and examination, especially of small items, in some such way.

Manufacturers who reported these requests to us indicated their surprise at being asked for samples for such purpose. We would add too that, as indicated in the *Introduction to Consumers' Research* (copy free on request), CR has dealings with manufacturers only by correspondence. Anyone calling on manufacturers and giving the impression that he is a representative of Consumers' Research, or actually presenting himself as such, may be taken without question to be an imposter, and we shall be grateful, in any such case, for information about the incident. We suggest that it may also be wise for the manufacturer or dealer so approached, to communicate with the Better Business Bureau in his city.



# The Problem of Buying a Home

## I

CURRENTLY THERE IS A CONCERTED PUSH from every side urging all and sundry to buy homes. These urgings come from the usual interested sources, real estate men, sub-dividers, builders, building material interests, manufacturers. They also come from sources that one might normally consider disinterested, such as self-appointed local groups all involving *Home* and most involving *Better* and *American* in their titles, architects' groups, sponsoring committees for model houses, the government's Federal Housing Administration or FHA. The whirl of propaganda takes the form of speeches by government men or others at dinners given in their honor, local exhibitions, billboards, model houses, model kitchens, motion pictures, decorators' talks to women's groups, bus trips, bankers' recommendations, leaflets and pamphlets, stock plans in magazines, special issues of *House and Garden*. Now, a good deal of this is usual in our communities, the normal ballyhoo of the building game. It is, however, both much broader and more intensified now. The government is now in on it because as an instrument of recovery it established the FHA to insure loans, and naturally FHA wants to do its best to increase volume. Architects are in on it at this time. Ordinarily they have larger-scale work and don't devote themselves to small houses. But after a long period of worklessness they are turning to this field. Big building firms of repute, big real estate firms are turning to home-building through lack of other lucrative activity.

Thus what is ordinarily pretty recognizable propaganda has become so pervasive, coming from so many ordinarily conservative and disinterested people and groups, that an individual family's usual qualms and doubts as to whether it is really in a position where it can and should buy a house, are likely to be swept away. But in these insecure times where insurance has become so much the custom—on bank deposits, on crops, on home mortgages—the crucial questions for each family to weigh are: Are we justified in making an uninsured investment in a home, and if so under what circumstances? Amid the plentiful discussions and publicity there is surprisingly little available to the ordinary family to guide it intelligently in making its decision as to whether to buy a home, and to guide it further as to price, value, quality, size, environment, proportion of cost to income, etc.

I am going to undertake in these two articles to give some help to people trying to decide such questions. I shall try not only to throw some light on the general problem, but also to go into some detail. I am likewise going to include reference to the few publications I have found that may be of further help. But I am not going to make any attempt to analyze specific materials, for example, to compare the efficiency of different insulating products, or to advise what paint can best be used in a certain exposed location. In short, this will be an introduction to home-owning and does not aim to be a comprehensive home owner's or home buyer's encyclopedia.

At the outset it should be said that in nearly all cases those who are "buying" a home intend to put in about 20% in cash, with the rest on mortgage. This is the usual situation, and it must be understood that this is a purchase on margin, somewhat as stocks may be purchased on margin. The purchaser has the initial advantage in getting a home costing five times what he could afford in cash, but along with it goes the disadvantage of the personal obligation to pay on it regularly for 20 years after that. This is instalment plan purchasing, and the home can be taken away just as a piano or a refrigerator or any other instalment purchase. Twenty years is a long time to look ahead, and government FHA insurance does *not* cover the investment, but only the mortgage, which needs it less. In severe crises the government may again step in to help, but in ordinary times the man who cannot pay must lose his home.<sup>1</sup>

In saying this I am not being hard-boiled, or failing to recognize that the urge toward owning a home is strong and often justifiable, or failing to sympathize with the instinctive desire for one's own house and one's own land, and I am not trying to prejudge the case. But there is so much confusion on what the technical term "home ownership" really means that it seemed to call for this initial note.<sup>2</sup>

The first of these articles will consider the following topics: Reasons for home ownership; Who can and should own a home; What to look for in the elements that surround a home, e.g., location, environment, topography, town plan; What sort of home to buy, existing house as is, existing house requiring alteration, new house erected as one of many by a builder, new house erected according to individual plan by the occupant himself. The second will discuss: What precautions to be adopted, what inspections to be made, what technical advice to be obtained before buying a particular house; What about architecture, decoration and style; What can consumers do about it all.

## Reasons for Home Ownership

Generally speaking, one or more of four reasons actuate the buying of a house:

Speculation or investment—buying a house or houses anticipating later sale at a profit.

Economy measure—to be secure against increase in rental when accommodations are scarce.

Freedom to make, and assurance of possession when made, improvements to house or garden, which, in a rented place, revert to the landlord at the end of a lease. Not only is physical and financial possession involved, but there is admittedly little

<sup>1</sup>In addition, practically all state laws provide that in case of default and foreclosure, the home-owner is personally liable for the difference between amount of outstanding mortgage and price realized at the forced sale.

<sup>2</sup>These articles are primarily addressed to those buying a home with a relatively small cash payment. Many of the points made will not apply to those making an outright purchase on an all-cash basis.

inner urge to improve another man's property unless longer tenure is assured than under our customary leases.

Children—giving them a safe and pleasant environment in which to grow up, and a stable, secure center to which their sentiment and memory may cling.

*Purchase for speculation or investment*, is supported by two arguments: first, present and impending general shortage of accommodations due to "undoubling" of families and increasing marriage rate now that the depression is ending; second, the fact that to meet the demand now piling up there will be much building, with resultant price increase, so that purchase of existing houses, or immediate building before further cost increases take place, will mean ownership at prices lower than will be current in a few years' time. I agree with both these contentions,<sup>1</sup> but I heartily recommend against any layman acquiring a house or houses for speculation or investment. If I were a layman I would severely keep my hands off, and determine not to be too envious when I later hear of a friend who has made a killing. It is too complicated a business for the layman to tackle successfully, and the asset is not liquid—you can't immediately sell in case of need even when you're willing to take a loss. If you buy a stock (or a bond if you're less venturesome), you don't have any management problem on your hands, you don't have to fork up regularly for taxes and interest and maintenance, and irregularly for special assessments, and you can sell when you need to. As a layman who gets three bids for repairing a roof, you can hardly know whether the low bidder will gyp you in quality or whether the high bidder is gypping you in price. If you are going through such worries and difficulties to assure yourself the pleasure and gratification of living in your own home, you may well consider it worth while. But as an investment, I, for instance, as an architect would as soon think of buying a stationery business or laundry business and trying to run it for profit as you should think of buying and managing a house. It is a separate business, with almost as many headaches as these more active enterprises. And remember, when you sell a house, you rarely, if ever, get all cash above the existing first mortgage. This means your profit is generally in a second mortgage running over a period of time. Long before it has been paid off the purchaser may have let the house run down so that if you have to repossess it you will have to spend money to restore it.<sup>2</sup>

*As an economy measure*—security against jumping rentals in the coming scarcity: The thought here is that interest, taxes and maintenance on a home built or bought before prices reach their peak, will be less than the boom rentals. This is true as

<sup>1</sup>Developments within the next few years in prefabrication may modify this statement.

<sup>2</sup>For an opposite view, see "The Coming Boom in Real Estate" by Roy Wenzlick; Simon & Schuster, New York. The author makes a stirring case for investment-purchase; gives graphs, charts, sure-fire methods, predictions as to exactly when to buy and when to sell. In my judgment it is a fine guide for professional real estate men, but should be shunned by laymen, to whom it may give a false sense of personal knowledge in an unfamiliar field.

far as it goes. But it is likewise true that these same charges go on inexorably in bad times, and at those times the home owner's charges generally exceed the rentals asked for similar houses, because in bad times, rents are not economic, i.e., are not determined on the basis of expenses; landlords and distressed home owners then rent for whatever they can get. Thus the question is: would you prefer to save on rent in good times, and pay more than you would as rent in bad times? Here is some quantitative light on this question. Most purchases are predicated on a payment plan of 15 to 20 years. Booms, according to Mr. Wenzlick's curves, last with counter-fluctuations, for periods varying from 7 to 12 years; so do real estate depressions. Thus you may come out about even at the end of your payments, as compared with rental. On the other hand, you have right at the beginning made your down payment, which money you would otherwise have available to meet the higher rental differential that you're trying to guard against. At the end of the 15 or 20 years, you own your house, but if for any reason you cannot keep up payments and should lose it before that time, you would probably be out of pocket on the balance. On the whole, rent saving possibilities do not seem to be an adequate ground for buying a home. You make a saving when you can best afford to pay, and you are obliged to pay an excess when generally you can least afford it. In any case, when figuring annual cost of an owned house vs. a rented house, don't forget to figure interest on your down payment.

*Protection for improvements made.* Here is a strong argument against renting a house. Among one's most powerful impulses is the desire to change, improve, add to one's home or garden. Generally it is a two-fold impulse: to express oneself in relaxing and creative work, and to adjust one's home to unanticipated needs as they develop. In a rented house one not only must leave such improvements behind, but the landlord is entitled to insist on the added expense of your restoring it to its initial condition.

*Children.* Here, of course, is the most important consideration of all. Due to the unsatisfactory conditions for rearing children in cities, city people usually turn to the country, or rather a suburb. That being so, and there being relatively few houses or apartments for rent in suburbs, the contrast offered is generally between city upbringing and purchase of a suburban house. As between these alternatives the house should, of course, win out. But where there is the intermediate solution of renting a satisfactory house or an apartment with adequate grounds around it and play-spaces near it, that seems preferable under our American conditions.

In the first place, despite restrictive deeds, American communities are so unstable that the very character of environment you are seeking for your children may change from what you would like. If that does happen it will be especially difficult to sell at all, and certainly difficult to sell without serious loss, because no one else particularly wants to buy into a deteriorating community. In the second place, the house you buy may become too small as your family grows; when the children marry it may finally become considerably too large and burden-

some both to run physically and to keep up financially. If you rent, your position is more flexible. Though you may dislike to, you *can* move if the neighborhood deteriorates; you *can* move to accommodate changes in your family requirements.

As far as the four main reasons actuating home ownership are concerned, I would summarize my recommendations:

As a layman's investment, NO.

As a safeguard against high rentals. The long-run answer is NO.

As a protection for improvements made, YES.

As a help to children's proper upbringing. Depending on local rental possibilities, YES or NO.

There are many other special reasons, such as the desire to create a home that will exactly fit one's own ideas, the desire to be in a particular locality—say near a certain school—where no vacant dwelling is available, etc., etc. In such special cases, and indeed in connection with the items discussed above, my YES or NO cannot be conclusive for anyone's individual case. I have tried simply to set out the factors that a family should consider and weigh for itself.

### Who Can and Should Buy a Home

For those to whom the general advantages of purchasing a home seem preponderant up to this point, the following group of questions should next be considered.

**Maintenance.** Keeping a home in good repair, including proper daily operation of the heating system—this may be a terrific burden to some people, and on the other hand a source of pleasure to others who like to tinker around, who often find it a pleasant hobby. To those who have no liking for it, it is both more difficult and more expensive, because the type of men doing odd jobs, such as repairing leaks, replacing glass, repairing plumbing, is often unsatisfactory in many communities.<sup>1</sup> This is a question of temperament and experience which should be given careful thought before a purchase is made.

**Relation to Income.** Everyone seeks a rule of thumb formula for a prudent relation of purchase price to income. There simply isn't anything conclusive on this, though many use a figure that purchase price of a house *should never exceed* twice the annual income. The catch in such a formula or any formula is: Am I certain of a minimum annual income for the 15 or 20 years during which I must make payments? And also: even if I am sure to have an income, what about the possibility of being unavoidably shifted elsewhere to work so that I can no longer occupy my home? Factories are constantly moving (e.g., textiles to the south), main offices are shifted, regional sales forces are shifted from one city to another. Another rule of thumb, to my mind too mild, is that no one with an income less than \$2500 should buy a house under existing conditions.

<sup>1</sup>I am assuming my readers are people of moderate means. To wealthy people this sort of thing doesn't particularly matter. In fact, my comments under both my first points do not apply to them.

For myself, I think the only formula is this: Can one make the down payment plus the accompanying expenses without being strapped if sickness or other sudden need arises; after that can one still comfortably meet the carrying charges, taxes and maintenance costs; finally has one the temperament to give up the investment without regret if one of the contingencies arises which forces one to do it?

One of the main defects in present financing methods is this: A house is bought for, say \$7,000. 20% cash is paid, or \$1,400, leaving a mortgage of \$5,600. The mortgage is generally so arranged that a *constant* payment is made monthly over a 20-year period, this lump payment being interest, amortization (pay-off on mortgage) and taxes. Let us assume this amounts to \$50 a month. Now, this \$50 may be a low payment at the start, for maintenance and repair costs should be at their lowest in a house that is new; also one's income is most predictable at the start. But this monthly payment continues the same after 10 years, after 12 years. By that time maintenance and repairs cost more, actual replacements have become necessary, income may have decreased. Further, the house has become obsolete in greater or less degree as new houses are erected with new conveniences, the neighborhood may have deteriorated—so that if circumstances force the occupant to try to rent it, it is unlikely that enough rent can be obtained after years have passed, to meet the carrying charges. My strong recommendation is to arrange a mortgage where payments in the first few years are highest and then taper off as time goes on.

The long term single mortgage is the only prudent mortgage plan. Short mortgages, second mortgages mean periodic scurrying around when renewal is necessary. At best expensive bonuses must be paid. At worst funds cannot be raised at all.

**Total expenses.** I have just indicated that it is impossible to find a formula for relation of purchase price to annual income, because of the long range uncertainties involved. Leaving them aside for the moment, it is worthwhile to consider whether it is possible to establish a relation year by year between income and expense for shelter. Here again there is a much-quoted formula: shelter expense including financial charges, taxes, maintenance, replacements, heating costs should be between one fourth and one fifth of income. This may be a good average figure at certain low income levels; it may even be a good figure to check against. It certainly does not suffice as a primary basis. Many variables enter, such as size of family, ages of family members. Obviously a family of five *must* spend more of a given income for shelter than a family of three; again a family with three children—a girl of 14 years and boys of 10 and 12—must have a very different budget for the same income from another family whose children are 3, 4 and 6 years old.

The solution of the problem lies not in a generalized formula, but in a budget. In making up such a budget, there must be no confusion about the item of savings. Invested equity in a house is not the equivalent of a savings account, gives no immediate help in emergency, and in fact, makes it necessary to provide a greater amount in savings because of



required periodic replacements and because of possible unexpected expenditures such as special assessments. Instances of replacements are: electric refrigerators whose economical life is probably not over 10 years, cooking ranges, linoleum, etc. *The money paid in as amortization of the mortgage does not provide the necessary cash for such items.*

In this case again I have not been able to give a pat answer to the question of who can and should buy a home. But I hope I have given the important factors which would enable a family to see its own position clearly.

### External Factors

In the space at my disposal, I can do little more than list the factors. But an excellent pamphlet on the subject has been prepared by the Federal Housing Administration entitled "Planning Neighborhoods of Small Houses."<sup>1</sup> It should certainly be read by anyone intending to buy or build a house.

*Traffic and Transportation.* Should be conveniently accessible to places of work<sup>2</sup> by road and by bus, trolley or train, but the neighborhood of the house and the trip to school should be free from dangerous traffic. Cost of transportation to work and to school is part of the cost of shelter. Will you spend more or less than at present?

*School and Recreation Facilities.* Location and excellence of available schools should be checked not only for present requirements but also for the future as children grow up. Are schools at present crowded or overcrowded? If they are, it may mean later rise in tax rate to finance bonds for a new school.

*Shopping and Entertainment facilities.* Are these conveniently located, and are there sufficient competing shops for daily requirements? A check should be made on prices of groceries and other stuff bought locally, to see that there is no unfavorable differential here as compared to one's present neighborhood.

*Local planning and locality planning.* Is the subdivision or neighborhood in which you will locate, properly planned for safety, amenity and convenience? Is it a community or just a lot of houses? Are there now, or is there danger in the future of encroachment by stores, garages, service stations? Shopping facilities should be convenient but should not encroach, and above all should not be allowed to spread indiscriminately. Visit the development at various times of day and night to see that it is quiet, not frequented by trucks. Is it protected by deed restrictions, by zoning, and are these recorded? Is there a park near at hand? Is the trend in the general locality away from your type of housing; is it protected by planning and zoning? On this and other questions to be discussed later, competent advice should be obtained.

*Tax rate in locality.* Should be checked up.

*Streets, Roads, Utilities.* Are these installed? Is

there connected sanitation or is sanitation by means of septic tanks or cesspools? No one should buy a house serviced by cesspool or septic tank without employing a competent person to check them. Improperly executed they are dangerous to health. Water supply should be checked as to adequate quantity and pressure, and freedom from pollution. The quality of paving should also be passed on by a competent person unless there is a legal authority properly equipped to do so, for inadequate quality of road may mean immediate replacement expense.

How do utility rates for light, heat, cooking compare to what you now pay? All this is part of the expense of shelter.

*Organization of Houses; Landscaping.* Are the relative positions of houses and the landscaping such that you attain reasonable privacy and quiet, or do your windows look into your neighbor's? Do you get views from windows or do you look out at other walls?

*Soil.* If you are interested in gardening, check on suitability and quality of soil. Visit the site after heavy rains—is it swampy, or does it drain properly? Look into cellars after a heavy rain.

*Expense of Shelter.* In considering purchase or rental of a house and comparing it with your present place or against an alternative purchase, bear in mind that total cost of shelter must be compared; rent (or interest plus amortization, plus maintenance, plus replacements, plus taxes, plus special assessments) plus water rate, plus heat, plus hot water, plus light, plus fuel for cooking, plus garbage collection, plus transportation to work and school, plus cost of education if any, plus differential food costs, plus interest on down payment. This is the total which concerns you; saving in one item only may be more than counterbalanced by increase in others.

*Unfinished Developments.* It is often hazardous to move into a new development in its early stages. Character of neighbors is not known. Utilities and road connections to main roads are promised, but the developer may fold up before consummation. Future houses built may be of a totally different price level and type to meet a new demand. Another advantage in waiting is to find out about neighborhood character, about defects or merits of the houses, from those who are actually living there.

*General.* Don't consider these lists as calling for unreasonable or excessive circumspection. You've got to guess ahead a lifetime. You've got to keep paying for a long time. Even with such aids you can't be sure. Without them, it's a pure gamble.

### What Sort of House to Buy

*Existing Houses.* These may be placed in two classes: fairly recent houses, and genuine old houses of which New England Colonial and Pennsylvania stone houses may be cited as two examples. Those who have a passionate love for genuine old houses will often be willing to put up with hardships and inconveniences for the sake of their ruling passion. However, to them it should be said that such houses were erected for totally different needs than ours. The shape is often rambling and very uneconomical

<sup>1</sup>Technical Bulletin No. 5, July 1, 1936. Obtainable from the Federal Housing Administration's office in Washington or from any of their local offices.

<sup>2</sup>Not only to your present work but if possible to the work you would be likely to do if present job ceased.

to heat—which didn't make any difference then because every room was heated by an open fireplace. Windows are usually small to keep out cold—we generally like them larger for view, sun and air. Rooms are often too small, and not cheap to alter because the houses are old and things begin to fall down when alterations start. Plumbing is either non-existent, primitive or inadequate. Conclusion: one either suffers at the altar of authenticity, or spends amounts for alterations that are often greater than cost of new houses, and then continues to spend on upkeep.

*Existing houses (not new).* If such a house is suitable without alteration, it is often a sensible buy. The neighborhood or community already exists, and one can see how it is "wearing." The landscaping has possibly already had a chance to mature and has lost the bareness of the first years. Such a house is often to be had cheaply—especially those in the hands of banks which have reconditioned them and want to get rid of them. However, beware of houses offered cheaply that are substantially bigger than you need. The initial price attracts, but the upkeep costs are excessive and quickly eat up the initial saving.

*Existing houses requiring alteration.* Old "period" houses have already been discussed. Costs of alterations always exceed estimates, sometimes by great amounts. Sometimes there will be cases where even with the addition of final cost of an alteration the cost will be less than that of a new house. But frequently one of the inducements in buying an existing house will be the low cash payment. By the time the alteration is completed the cash investment will often be higher than for a new house, unless the mortgagee has been induced to increase the mortgage because of the alteration.

In all purchases of existing houses, maintenance and replacement costs will in general be higher than in new houses of similar type and construction because of their age.

*New Houses.* If you have decided to buy a new house, it can probably be purchased more cheaply now than later, for costs are constantly rising.<sup>1</sup> The new house may either be built as one of a quantity by a subdivider and builder, or built specially by yourself (through architect and contractor). The former has the advantage that you can see it in the flesh, and you know exactly what it will cost you. It will almost never suit your needs 100 percent, but it will in general be a pretty practical house whose plan reasonably well meets average needs. An additional disadvantage is that decoratively and architecturally money has usually been spent on trick effects—colored tile, funny plaster, stucco, gables, towers, etc.—which at best add nothing to the amenity of the house and are items of cost which if you had had something to say before erection might have been omitted, saved or spent on something you considered more important. But the main point to be noted in buying such a house is that the interest of the builder and the purchaser-owner are basically at variance. The builder is seeking minimum first cost and is willing to skimp or at least compromise in

order to achieve it; to the owner, the differential interest saving because of lower first cost may be more than counterbalanced by excessive annual cost of upkeep. This is a usual situation as between producer and consumer. It is more accentuated here because most house purchasers buy only once in a lifetime—a different situation than where sales are repetitive and retention of goodwill paramount. Calling attention to this basic situation is not to say that there aren't some good builders, that there aren't gradations of goodness and badness. But it does decidedly mean that careful checkup is necessary. This will be gone into again later.

Under a good combination of circumstances, it is in many ways most satisfactory to build one's own house. Control over materials and quality of construction is possible. It is, of course, well known that houses erected in bulk are by non-union labor, or union labor paid sub-standard wages, or on a piecework basis—which may lead to results inferior in greater or less degree. (Anyone normally interested in seeing union labels on products which he purchases should make the same checkup on the more complicated purchase of a house to determine whether it was built by union labor.) With an owner who has studied his requirements carefully, with an architect sensitive to those requirements—and I do urge that no one build for himself without an architect—an architect of experience in planning and in materials, and conscientious about economy and the owner's ultimate cost, the owner is likely to get the best product by this method. An architect performing these services is entitled to a fee varying from 6% to 10% depending on precisely how much service he renders. The product will probably cost more than a house purchased from a sub-dividing builder, because of better workmanship and materials and because it hasn't the advantage of the bulk purchases of the builder. On the other hand, this tends to be counterbalanced by sales expenses and speculative profits, and by the cost of trick decorative and architectural gadgets of the speculative builder or developer, which the individual not only may not want but may actually loathe if he has good sense and good taste. But in the individually designed and erected house, through the control exercised over plan, over kind and quality of materials and installation, maintenance costs are likely to be less, deterioration less, obsolescence less. In yearly cost these factors often outweigh the saving in financial charges due to lower first cost. Be sure to have your architect right from the start, getting his advice on suitability of site both from the viewpoint of beauty and amenity, and of cost of making useable.<sup>2</sup>

I say that architect-designed individual construction is an excellent method "under a good combination of circumstances." As an architect, it is with reluctance that I must admit this "good combination" isn't by any means universal. In the first place, it often happens that the owner hasn't thoroughly studied out his desires beforehand and insists on

<sup>1</sup>As noted, developments within the next few years in prefabrication may modify this statement.

<sup>2</sup>Examples: Existing trees may save hundreds of dollars in landscaping costs. Rock excavation is costly; ground which requires under-drainage around cellar is costly. Such points must be studied before purchase. Obviously they affect the value of property.

changes while the house is being built—a costly procedure. In the second place, there are optimistic architects and contractors whose preliminary estimates aren't borne out by actual bids. Thirdly, much depends on the architect's strength of mind in not permitting the owner to insist on expensive things which he as architect should know cannot be obtained within the cost originally set. The best way to check on an architect is to find out the experience of others, to observe his work, and to form your opinion both of his ideas and his sensitiveness to yours. Too often a selection is made on irrelevant grounds, such as social connections.

In the last few years, a new method is available—more or less a compromise between the speculative builders' house and the individually built house. It enables the prospective home owner to get something considerably better than the speculative house, but again something not as suited to his particular needs as the individually designed house. Groups of local architects have joined together and pooled plans in what is generally called a Small House Service Bureau. Such a bureau has a reasonably large number of "stock" plans of houses designed by architect members, either already built elsewhere or on which accurate contractors' estimates have been made, so that cost is fairly well known. The character of plans and specifications have been passed on before being admitted to the pool, by the board of directors who are locally prominent, reputable architects. They pass not only on the plans but on the qualifications and experience of the architects submitting them. The prospective home owner visits the Bureau, is allowed to inspect as many plans as he likes. When he chooses one, he is put in touch with the architect whose design it is. The architect visits the site that the prospect has in mind, and if he agrees that the design is suitable to the site, he and the owner make an agreement. He devises a plot plan to suit the plan to the particular site, confers with the owner on variations in materials, etc., from the existing specifications, gets bids for the owner, advises him in letting the contract, agrees to make progress inspections at crucial times—generally six or eight—and certifies

as to payments to contractor. The advantages to the owner are: choice of a wide range of plans, some degree of distinction in architecture, minimum but reasonably adequate supervision and control over product. These are the advantages as against the speculative house. As compared with the individually designed house, the architect's fee is less—usually 2 to 3 percent—and there is less chance of overrun in cost. There are various provisions made, with corresponding regular charges, for minor changes from the stock plans. However, to give a really adequate description and detailed account of these services, to evaluate the character of the local groups, to compare in detail the satisfaction of service they offer with that of the individual-designed house, would take an article in itself—a remark which is true of practically all the points considered in these articles. These bureaus almost universally restrict their activities to houses costing under \$7500. Of course, there are any number of semi-racketeering services of this sort which under the guise of impartial service are really pushing a particular product or products. The prospective home owner should assure himself of the reputation of the service. The better ones are generally associated with the local chapter of the American Institute of Architects.<sup>1</sup>

ALBERT MAYER

*Editor's Note:* Part II of Mr. Mayer's article will appear in *Consumers' Research Bulletin*, April, 1937. We are holding it for the April issue which is not confidential and which will, therefore, have wider circulation than either the February or March issues.

<sup>1</sup> Some of these bureaus are:

- Buffalo Small House Bureau.
- Architectural Service Corporation of Maryland (Baltimore).
- Small House Architectural Associates of Massachusetts (Boston).
- Washington Architects Small House Service Group (Washington, D.C.).
- The Architects' Small House Service Bureau. National Headquarters at Minneapolis, with regional branches in Boston, Chicago, Denver, Indianapolis, New York, Pittsburgh, Seattle. This bureau's activities are rather different from those here described, but there is not space to explain them in detail in this article.

## Alcohol and Its Effect on Man

### *A Review of Literature in This Field*

**I**N CHEMICAL TECHNICAL LANGUAGE, alcohols are the hydroxides of open-chain hydrocarbons, and while there are a considerable number of alcohols other than the one or two familiar to the layman, all have somewhat similar chemical properties. Ordinarily, of course, when the term "alcohol" is used, it refers to ordinary or common alcohol, which is also called grain alcohol or ethyl alcohol. This alcohol has the chemical formula  $C_2H_5OH$ . It has a great many industrial uses, but most people know it as a constituent of a great variety of beverages. It is the constituent which supplies the reason for the enormous consumption of these beverages. It is also the reason why so many of them are habit-forming, and the cause of much ill-health, unhappiness, misery, and death. On the other hand, there is the

social use of alcoholic beverages which must be considered in any study of the subject. Many people, after having acquired the habit and established a certain physiological tolerance, and not taking it to excess, find much enjoyment in the drinking of alcohol in its various forms. In some countries, there is no doubt that for centuries, certain alcoholic drinks, particularly light wines, have provided a safe and relatively sterile beverage to replace a bacterially infected and unpalatable water supply. There are still other countries where certain types of alcoholic beverages have formed a necessary adjunct or accessory to an imperfect food supply, providing a balance of nutritive elements that otherwise would have been lacking in the food materials conveniently and cheaply available in those regions. Neither of



these uses of alcoholic beverages probably applies to any appreciable extent in the United States, as would be judged particularly from the fact that natural light wines, and drinks such as the Mexican *pulque*, which are cheaply available and carry certain accessory food factors, are practically unknown and unused here.

### *Alcohol as a Food*

If, in the definition of a food, we include those substances which are capable of oxidation and heat production in the body, then alcohol must be classed as a food. If the definition includes the requirement that this heat be convertible into muscular activity, then there is some doubt about alcohol being a food. And if the definition requires that it must be capable of aiding in the formation of new body tissues, then alcohol is not a food.

Alcohol requires no digestion, is readily absorbed and easily oxidized in the body. Weight for weight, alcohol will produce 97 percent of the amount of heat available from ordinary sugar or starch.<sup>1</sup> All textbooks on physiological and food chemistry agree on this. It is believed that when alcohol is metabolized in the body it supplies only heat which is not convertible into energy by the muscles.<sup>2</sup> In a limited way it can probably take the place of carbohydrates and act as a sparer of protein in metabolism, that is, a substance which can be used in place of, and in a way to reduce the consumption of, protein.<sup>3</sup> But alcohol does *not* help to form new body tissue. It is sometimes stated that when sugar is utilized by the body, alcohol is formed as an intermediate product. The argument is used to justify the use of alcohol in place of food. However, there is no experimental proof that alcohol is an intermediate product. Mathews<sup>4</sup> says that in muscle very little, if any, alcohol is formed.

In speaking of alcohol as a food it must be remembered that relatively only very small amounts can be oxidized in the body. Experiments on man and animals indicate that there is serious interference with body functions as soon as more alcohol is taken than can be readily oxidized. The amount that an adult can oxidize has been variously estimated at from one to two ounces of alcohol per day. F. G. Benedict<sup>5</sup> says that about 72 grams (two and one-half ounces) of alcohol may be oxidized, but it is not clear that this provides energy for doing work. It does not become organized tissue; that is, it does not participate in the construction and replacement of body cells. Sollmann<sup>6</sup> states that other factors must be considered when alcohol is mentioned as a food. Increased nutrition (due to the alcohol) may itself be detrimental to the body, either by preventing complete combustion of metabolites (substances which the body uses in producing energy or building its structure) or by leading to abnormal deposition of fats. A still more potent objection to considering alcohol as a generally useful food lies in its toxic action, especially its psychical effects. Since it is rapidly absorbed it sometimes is of value in conditions of "starvation," such as infantile diarrhea, chronic malnutrition, exhaustion, and when other foods cannot be administered, or when, on account of some special condition in the alimentary tract, they would be irritating.<sup>7</sup>

### *Physiological Effect of Alcohol*

There is an enormous mass of literature reporting results of experiments showing the physiological effects of alcohol on man and animals.

The following is from Sollmann:<sup>8</sup> "Alcohol is a local irritant. After absorption (in the alimentary tract) it depresses the central nervous system, especially the higher functions. It stimulates *stimulation*, chiefly by lowering the normal restraining functions. . . . The continued use of large doses of alcohol greatly diminishes the activity of the individual, even moderate doses tend to have the same effect." Sollmann also states that efficiency tests show uniformly that alcohol lowers the ability to do accurate work. Years ago Kraepelin found alcohol to be a depressant to sensory or intellectual processes. More than six percent of alcohol in the stomach retards gastric action.<sup>9</sup> Alcohol in concentration greater than ten percent paralyzes gastric secretory glands<sup>9</sup> (with obvious reaction on digestion). Experimental subjects reacted as follows to alcohol:<sup>10</sup> when percent of alcohol in blood is less than 0.1, action is normal; when percent is from 0.1 to 0.25, there are physiological disturbances which are very noticeable; when percent is from 0.25 to 0.6, equilibrium is unbalanced. Sollmann says there is slight confusion when alcohol in the blood reaches 0.12 percent, and deep narcosis at 0.7 percent.

The liver has long been regarded as particularly susceptible to pathological changes in chronic alcoholism.<sup>11</sup> It shows chronic congestion, contraction, and cirrhosis. The majority of cirrhosis patients have a history of excessive indulgence in alcohol. Alcohol heads the list of possible causes of liver cirrhosis.<sup>12</sup> Quite recently Boles and Clark<sup>13</sup> have reported an extensive study of cirrhosis autopsy cases. They say that in a general way it is believed that cirrhosis of the liver is the result of various toxic and infectious agents; that experimentally it has not been shown that alcohol alone will produce cirrhosis of the liver, but when administered in combination with other toxic substances, cirrhosis has been produced. Women are more susceptible than men to the effect of alcohol on the nervous system, and to cirrhosis and tuberculosis.<sup>13</sup> Alcohol reduces the protective effect of the liver, allowing excessive amounts of sugar to pass into the circulation.<sup>14</sup> The mortality curves from alcoholism and cirrhosis are similar.<sup>15</sup> W. R. Miles states<sup>16</sup> that two to four hours after moderate doses of alcohol, practically all persons are affected with general depression of the neuro-muscular processes, lessened visual acuity, and lessened motor coordination of eye and hand. Even small amounts reduce the ability to distinguish colors.<sup>17</sup> One effect of alcohol is called alcoholic neuritis.<sup>18</sup> The cocktail habit, especially when the stomach is empty, is condemned by the Paris Academy of Medicine. It may lead to digestive and other disturbances.<sup>19</sup> Small, subcutaneous doses of alcohol increase the erythrocyte (red blood corpuscle) count of the blood, showing basophilic granules greater than in lead poisoning.<sup>20</sup> Alcohol is quite probably frequently the cause of abortions.<sup>21</sup> Acute alcoholism seriously damages histological structures (minute, microscopic anatomy) and

spermatozoa in the male generative organs.<sup>22</sup> Alcohol may lower the activity of the pituitary body.<sup>23</sup> Dilute alcohol, seven percent, stimulates gastric acidity.<sup>24</sup> Alcohol stimulates the thyroid to the extent of producing exophthalmic goitre (a type of goitre characterized by prominence of eyeballs, enlargement of the thyroid gland, and rapid heart action). It causes a deficiency of the suprarenals (the adrenal glands serving as body regulators having a fundamental relationship to metabolism; also affecting the body's resistance to infection) during grave infections. Fatty tumors and fatty degeneration of the endocrine glands are also results which may flow from the reaction of the endocrine glands to the disturbance occasioned by alcoholism. Descendants of alcoholics may suffer from infantilism and myxedema<sup>25</sup> (myxedema is characterized by swelling, especially of face and hands, and associated with certain defects of intellect, speech, muscular action). A small amount of alcohol, about one ounce of whiskey, produces a measurable loss of efficiency in typewriting, abnormal reactions to new situations, as in auto driving; generally, the reaction time is slowed.<sup>26</sup> In normal persons alcohol causes galactosuria (appearance of galactose in the urine) and hinders the absorption of galactose (a sugar from milk).<sup>27</sup> [See CR's *Annual Cumulative Bulletin*, column 95, or *Eat, Drink and Be Wary* (Special CR edition, \$1, available from Consumers' Research for subscribers only), pages 243-244, for possible bearing of this observation on serious eye disease.] Sollmann says that alcohol produces hyperemia (engorgement or congestion) and inflammation of mucous membranes. It irritates kidney cells, and produces diuresis. It reduces efficiency and accuracy in work requiring close and continued attention. Its effect is least when taken during or right after meals. Even moderate doses depress all kinds of physiological processes. Moderate doses at first increase power to do muscular work, but in one-half hour it is diminished. It is probable that a certain amount of alcohol may be taken daily without demonstrable injurious effect. Alcohol is not more necessary than nicotine or caffeine, and like them is a luxury or habit.<sup>28</sup> Alcohol raises blood pressure,<sup>29</sup> and chronic alcoholism inhibits action of enzymes.<sup>30</sup> Nursing women taking alcohol show it in the milk in 15 minutes.<sup>31</sup> Alcohol decreases carbon dioxide content and carbon dioxide capacity of blood.<sup>32</sup> It diminishes effectiveness of vitamins.<sup>34</sup> A small amount with meals has favorable effect in some people; larger amounts interfere with digestion.<sup>36</sup> Sollmann believes that whatever makes parents susceptible to alcoholic indulgence is probably hereditary in children.

### *Alcohol as a Medicine*

Although there is still some disagreement as to the value of alcohol as a medicine, it is undoubtedly true and significant that all over the world there has been a great decline in the use of alcohol for treating disease.<sup>36</sup> Pharmacologists are practically agreed that the chief, if not the only, value of alcohol is to produce euphoria, which might be defined as a slight but pleasant state of anesthesia or intoxication which gives some feeling of com-

fort, deadens pain, relieves anxiety, and encourages sleep.<sup>37</sup> For this purpose the dose must be carefully regulated according to the patient, since the margin between an anesthetic and a harmful dose is very small.<sup>38</sup> Like all other toxic medicines, alcohol must be properly dosed.<sup>39</sup>

The Berlin Medical Society disapproves of advertisements recommending alcohol as a prophylactic and therapeutic remedy in the treatment of influenza.<sup>40</sup> Alcohol is of no benefit as a stimulant in acute infections.<sup>41</sup> Alcohol is contra-indicated generally because it is habit-forming; in high fevers when food is irritating; and in irritated genito-urinary tract. Because it is rapidly absorbed and assimilated, alcohol has some therapeutic value in collapse.<sup>42</sup> It is sometimes useful as a food for patients difficult to feed.<sup>43</sup> Alcohol acts as a potent poison when taken by patients who are being treated for hookworm with carbon tetrachloride.<sup>44</sup> Its use as a food in the treatment of diabetes is not warranted.<sup>45</sup> It hastens tuberculosis deaths.<sup>46</sup> In Edinburgh 40 years ago, hospital patients cost on an average \$10.75 a year for drink as part of treatment; in 1925, the cost was only ten cents per patient.<sup>47</sup>

### *Alcohol and Disease*

In the popular mind, alcohol is associated with a great variety of diseases. In medical literature it appears in connection with pellagra.<sup>48</sup> It has been known to cause dermatitis.<sup>49</sup> It does not seem to be established that epilepsy can be inherited because of alcoholism in the parent.<sup>50</sup> Alcohol brings about cerebral changes and creates susceptible regions in the brain.<sup>51</sup> Clinical evidence seems to show that alcohol does not play an important role in the genesis of angina pectoris (a heart disease). It has been used to relieve attacks, and alleviate the pain.<sup>52</sup> There is a brain disease called alcoholic encephalopathy.<sup>53</sup> When there is alcoholic cirrhosis of the liver there is frequently also a change in the blood so as to make it clot less readily.<sup>54</sup> Patients with peptic ulcers should never take alcohol, because of its irritating effect.<sup>55</sup> Alcohol aggravates kidney disease, and drinkers are frequently found to have polyneuritis (simultaneous inflammation of a number of nerve trunks), an alcoholic type of defective vision, and dementia.<sup>56</sup> It is almost axiomatic that alcoholism seriously aggravates many diseases and conditions other than the ones here mentioned.

### *Summary*

1. To a very limited extent, alcohol has a food (fuel) value. Much depends upon circumstances and conditions.
2. Physiologically, alcohol depresses the central nervous system; irritates sensitive bodily structures; lessens visual acuity; affects kidneys and liver; reduces efficiency and accuracy in work; raises blood pressure; interferes with vitamins, and enzyme action; it stimulates gastric acidity; it is least effective as a poison when taken with meals; when used moderately it has a certain social value; taken immoderately, all its physiological effects are bad and serious.

3. Its use in medicine depends on the slight but quickly effective food value, but only to a very limited extent. It is not a cure for any known disease. Its chief use is to produce euphoria, a certain sense of well-being. It is being used decreasingly, and far less than formerly, by doctors in treating disease.

4. Alcohol is the causative and aggravating factor of a great variety of serious histological, pathological, and physiological disturbances. This is recognized in medicine by using the adjective "alcoholic"; e.g., alcoholic encephalopathy, alcoholic dementia, alcoholic amblyopia, and others.

5. Chronic alcoholism and the excessive use of alcohol have such traditionally and obviously damaging results that no comments are necessary. Dixon, in his *Manual of Pharmacology*, says that the sparkling brilliance of alcoholic conversation will not bear analysis. Observations indicate that alcoholism is the effect rather than the cause of mental degeneration (Sollmann). Children inherit the type of degeneracy which induces alcoholism in parents. The worst feature of alcohol is that it is habit-forming. The worst feature of discussions and arguments about alcohol is that they are frequently influenced by sentiment and prejudice, and based on misleading statistics, for or against alcohol.

Most people who discuss alcohol and its effects emphasize the personal liberty angle. They wish no dictation as to what they should or should not eat or drink. They forget that personal liberty must, in an increasingly complex and particularly in an industrial society, be subject to restrictions where it begins to interfere with the welfare of others. Now that automobiles have become common and necessary, alcoholic indulgence has taken on anew a serious significance. Doctors, health officials, and lawmakers are beginning to realize that both the intoxicated driver and the driver who is under the influence of alcohol are a menace. Much time is now devoted to laboratory and clinical studies of the effects of alcohol.

Very faint traces of alcohol occur normally in body tissues. The belief that alcohol is a necessary intermediate product of body metabolism has no scientific proof.

A. P. SY, PH.D.

## References

1. H. C. Sherman, *Chemistry of Food and Nutrition*, p. 539.
2. C. J. V. Pettibone, *Physiological Chemistry*, p. 56.
3. *Journal of the American Medical Association*, 1930, vol. 95, p. 652.
4. A. P. Mathews, *Physiological Chemistry*, p. 844.
5. F. G. Benedict, *Industrial and Engineering Chemistry*, 1925, p. 423.
6. T. H. Sollmann, *Manual of Pharmacology*, p. 696.
7. *Jour. A.M.A.*, 1930, vol. 95, p. 672.
8. Sollmann, op. cit., p. 683.
9. *Jour. A.M.A.*, 1927, vol. 88, p. 1121.
10. *Jour. A.M.A.*, 1927, vol. 88, p. 1517.
11. *Jour. A.M.A.*, 1927, vol. 88, p. 1806, p. 1998.
12. *Jour. A.M.A.*, 1931, vol. 97, p. 238.
13. *Jour. A.M.A.*, 1931, vol. 97, p. 814.

14. *Chemical Abstracts*, 1927, p. 1309.
15. *Jour. A.M.A.*, 1927, vol. 89, p. 1592.
16. Publications 266 and 333, Carnegie Institution.
17. *Jour. A.M.A.*, 1927, vol. 89, p. 1190.
18. *Jour. A.M.A.*, 1928, vol. 91, p. 829.
19. *Jour. A.M.A.*, 1929, vol. 92, p. 2034.
20. *Jour. A.M.A.*, 1929, vol. 93, p. 1923.
21. *Jour. A.M.A.*, 1930, vol. 94, p. 429.
22. *Jour. A.M.A.*, 1930, vol. 94, p. 819.
23. *Jour. A.M.A.*, 1931, vol. 97, p. 281.
24. *Jour. A.M.A.*, 1932, vol. 99, p. 1745.
25. *Jour. A.M.A.*, 1933, vol. 101, p. 383.
26. *Jour. A.M.A.*, 1934, vol. 103, p. 739.
27. *Jour. A.M.A.*, 1934, vol. 103, p. 1340.
28. Sollmann.
29. *Chem. Abstr.*, 1927, p. 3682.
30. *Chem. Abstr.*, 1927, p. 1497.
31. *Chem. Abstr.*, 1929, p. 5210.
32. *Chem. Abstr.*, 1929, p. 206.
33. *Jour. A.M.A.*, 1933, vol. 100, p. 651.
34. *Jour. A.M.A.*, 1933, vol. 101, p. 1272.
35. Sollmann.
36. *Jour. A.M.A.*, 1925, June 6, p. 1759; also vol. 105, p. 1775.
37. *Jour. A.M.A.*, 1925, Aug. 22, p. 578.
38. *Jour. A.M.A.*, 1931, vol. 97, p. 27.
39. *Jour. A.M.A.*, 1935, vol. 105, p. 1775.
40. *Jour. A.M.A.*, 1927, vol. 88, p. 1249.
41. *Jour. A.M.A.*, 1925, Aug. 22, p. 578.
42. *Jour. A.M.A.*, 1935, vol. 105, p. 1775.
43. *Jour. A.M.A.*, 1934, vol. 103, p. 1376.
44. *Jour. A.M.A.*, 1928, vol. 90, p. 345.
45. *Jour. A.M.A.*, 1930, vol. 94, p. 751.
46. *Jour. A.M.A.*, 1930, vol. 94, p. 1107.
47. *Jour. A.M.A.*, 1925, p. 1759.
48. *Jour. A.M.A.*, 1928, vol. 90, p. 364.
49. *Jour. A.M.A.*, 1930, vol. 95, p. 1082.
50. *Jour. A.M.A.*, 1931, vol. 97, p. 1096.
51. *Jour. A.M.A.*, 1931, vol. 97, p. 1571.
52. *Jour. A.M.A.*, 1934, vol. 102, p. 655.
53. *Jour. A.M.A.*, 1934, vol. 102, p. 1531.
54. *Jour. A.M.A.*, 1934, vol. 102, p. 1873.
55. *Jour. A.M.A.*, 1935, vol. 104, p. 1445.
56. *Jour. A.M.A.*, 1935, vol. 104, p. 1376.
57. *Jour. A.M.A.*, 1936, vol. 107, p. 1200.

## Contributors

ALBERT MAYER, who holds professional degrees from Massachusetts Institute of Technology, is a practising architect in New York City. He has frequently acted on various technical advisory committees to such organizations as the New York State Housing Board and the Slum Clearance Committee of New York City.

A. P. SY, PH.D., researcher in physiological and food chemistry, is Professor of Chemistry at the University of Buffalo.

WILLIAM S. WEISS has been an attorney in active practice in New York City for many years. His article, "Beware of Endowment Insurance," which appeared in *CR Bulletin*, January, 1936, aroused considerable interest.



## Signs and Portents

**I**ODIZED CONCENTRATED COMPOUND Extract of Sarsaparilla, with the brand name of the London Coöperative Society, is presented as "The Great Blood Purifier" and recommended "for curing all disorders arising from an impure or impoverished condition of the blood," a claim which in the United States could not be made for any product, whatever therapeutic substances it contained, to be shipped in interstate commerce or sold in the District of Columbia without its maker's running afoul of the law. It is perhaps unnecessary to say that there is no medicinal substance or combination of substances known to medicine which gives even hope of curing all or many disorders arising from an impure or impoverished condition of the blood. With reference to this nostrum it is sufficient to quote the *United States Dispensary*: "The use of sarsaparilla in medicine is an interesting example of the power of superstition to survive the attacks of truth and reason." ("The Coöperatives—An Experiment in Civilization," by J. B. Matthews, in the *Atlantic Monthly*, December, 1936.)

There has been much wishful thinking on the part of liberal journals and liberal orators that Co-operation will prove to be the Hope of the World in solving all consumers' problems. Consumers will save themselves considerable disappointment if, in approaching the problems of cooperative business enterprise, they look upon them not with the fervor of new religious converts, but with that critical outlook with which they now scrutinize the claims and products of Montgomery Ward or Sears, Roebuck. There is no reason, of course, why a cooperative, competently administered and guided in its purchases by well-informed, technically-competent advisers, cannot serve consumers as well as any other form of distribution. To glorify the Cooperative *per se* as the solution of consumers' problems, however, is just as unscientific and unenlightened as the admen's constant endeavors to persuade consumers that all, or nearly all, advertising tells the truth.

**O**RGANIZATION of a nation-wide product-testing institute, to function through a group of trade and general magazines, was under way here today, with 15 of the nation's leading testing laboratories tentatively identified with the new venture.

The new testing enterprise, designed to operate after the fashion of the Good Housekeeping Institute, will be known as the Scientific Research Institute.

Magazines to participate are to be announced later. Leading periodicals in every classification are to be included.

The new institute will feature a medal of merit award for products submitted and approved by a committee on standards. . . .

Inasmuch as only the advertising appearing in member publications will be permitted to mention the award from the institute, the publications will have a *strong promotion weapon in their membership in the institute.*

The reverse will work out for manufacturer-advertisers since only products advertised in the member publications may be submitted to the institute for tests and possible medal of merit. [Italics ours—CR] (*Advertising Age*, November 2, 1936.)

CR subscribers will, no doubt, be greatly entertained at this transparent attempt of magazines to rehabilitate their advertising pages as seeming purveyors of honest information. Apparently something must be done in a **SCIENTIFIC** way to counteract the growing cynicism of consumers toward advertising claims. Unless we miss our guess, advertising is in a

state now where it will take more than an "Institute" to make people believe that copy-writers will tell the truth—where misrepresentation will sell far more of the product.

It is dangerous to knock chiropractors, osteopaths, insurance companies, Jews, Catholics, Christian Scientists, newspapers, or women. These groups seem to be on the defensive, and will not only write letters but, unless you are sufficiently humble in your apologies, attempt to put you out of business.

I have had correspondence from each of the groups mentioned except the Jews, Catholics, and Scientists, but I know that I have escaped their wrath only because I have never had occasion to criticize them in print. ("Pull of the Printed Word," by William Feather, in the *Atlantic Digest*, Vol. 1, No. 2.)

The author of this comment is an able writer in the promotion and advertising field and has, on his own statement, been writing copy for a group of "house organs" for many years. He may be considered as knowing what he is talking about when he discusses readers' prejudices which editors usually must take into consideration. We can testify to the fact that we received many acrimonious protests to our criticisms of osteopathy and certain types of insurance and that in both cases the protest showed manifest signs, not present when CR has presented material critical of other industries and trades, of having been instigated or planned in accordance with a definite trade policy or plan. These groups have presumably found it advantageous, from a business point of view, to attempt to make authors and periodicals afraid to bring their interests into critical discussions when questions of unfavorable comment are involved.

**"H**UNTING for sales-compelling ideas is like hunting for birds," G. W. Freeman, of Marschalk & Pratt, Inc., told the Association of Advertising Men last night.

"Sometimes the air is full of birds," he continued. "Sometimes you have to do some calling to bring them within range and sometimes you are up against a closed season and the nearest you can come to reality is to make decoys. When ideas are whittled out that way, they have to be carefully worked up so they won't appear wooden and lifeless."

Mr. Freeman said ideas that are out in the open originate from three sources: Advantages of the product not possessed by other products; disadvantages inherent in other products that are absent from your product, and *advantages your product has in common with other products but which no one has exploited.* . . .

"When there are no outstanding sales advantages, the sales executive and advertising man must develop ideas out of dream stuff, digging down into inner consciousness." [Italics ours—CR] (*Advertising Age*, December 17, 1932.)

There has been so much "dream stuff" in advertising that the consumer is now inclined to give little credence to any advertising. It will take more than a Scientific Research Institute to undo the damage done to consumers' belief in the truthfulness of advertising by this technic, which often includes misrepresentation of the most outrageous kind.